



## THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/07/2022 - 30/09/2022

### 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 (%) | 7        | 8        | 9         |
|------------|----------|----------|-----------|
|            | July     | August   | September |
| APIs       | 100.00 % | 100.00 % | 100.00 %  |
| eBanking   | 99.93 %  | 100.00 % | 99.93 %   |

  

| Downtime (%) | 7      | 8      | 9         |
|--------------|--------|--------|-----------|
|              | July   | August | September |
| APIs         | 0.00 % | 0.00 % | 0.00 %    |
| eBanking     | 0.07 % | 0.00 % | 0.07 %    |

#### 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).



**THE CYPRUS DEVELOPMENT BANK PC LTD**

Report Period: 01/07/2022 - 30/09/2022

Quarterly Statistics

| <b>AISP Response time (ms)</b> |  | <b>7</b>    | <b>8</b>      | <b>9</b>         |
|--------------------------------|--|-------------|---------------|------------------|
|                                |  | <b>July</b> | <b>August</b> | <b>September</b> |
| <b>APIs</b>                    |  | 0           | 0             | 0                |
| <b>eBanking</b>                |  | 4830        | 4838          | 4889             |

  

| <b>PISP Response time (ms)</b> |  | <b>7</b>    | <b>8</b>      | <b>9</b>         |
|--------------------------------|--|-------------|---------------|------------------|
|                                |  | <b>July</b> | <b>August</b> | <b>September</b> |
| <b>APIs</b>                    |  | 0           | 0             | 0                |
| <b>eBanking</b>                |  | 1871        | 1934          | 1931             |

  

| <b>CoF Response time (ms)</b> |  | <b>7</b>    | <b>8</b>      | <b>9</b>         |
|-------------------------------|--|-------------|---------------|------------------|
|                               |  | <b>July</b> | <b>August</b> | <b>September</b> |
| <b>APIs</b>                   |  | 0           | 0             | 0                |

  

| <b>Error Rate (%)</b> |  | <b>7</b>    | <b>8</b>      | <b>9</b>         |
|-----------------------|--|-------------|---------------|------------------|
|                       |  | <b>July</b> | <b>August</b> | <b>September</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 |
|------------|----------------------|--------------------------|-----------------------|---------------------------|--------------------------|------------------------------|--------------|------------------|-----------------------|
| 01/07/2022 | 0                    | 317                      | 0                     | 2212                      | 0                        | 2350                         | 0            | 2759             | 0                     |
| 02/07/2022 | 0                    | 584                      | 0                     | 860                       | 0                        | 1253                         | 0            | 2455             | 0                     |
| 03/07/2022 | 0                    | 380                      | 0                     | 909                       | 0                        | 2161                         | 0            | 2626             | 0                     |
| 04/07/2022 | 0                    | 436                      | 0                     | 1904                      | 0                        | 1623                         | 0            | 2579             | 0                     |
| 05/07/2022 | 0                    | 622                      | 0                     | 1434                      | 0                        | 1694                         | 0            | 2564             | 0                     |
| 06/07/2022 | 0                    | 362                      | 0                     | 1964                      | 0                        | 2088                         | 0            | 2476             | 0                     |
| 07/07/2022 | 0                    | 371                      | 0                     | 1902                      | 0                        | 1687                         | 0            | 2361             | 0                     |
| 08/07/2022 | 0                    | 480                      | 0                     | 1968                      | 0                        | 1812                         | 0            | 2372             | 0                     |
| 09/07/2022 | 0                    | 309                      | 0                     | 888                       | 0                        | 2183                         | 0            | 3006             | 0                     |
| 10/07/2022 | 0                    | 237                      | 0                     | 1419                      | 0                        | 1262                         | 0            | 2465             | 0                     |
| 11/07/2022 | 0                    | 345                      | 0                     | 2262                      | 0                        | 1898                         | 0            | 2429             | 0                     |
| 12/07/2022 | 0                    | 289                      | 0                     | 1903                      | 0                        | 1966                         | 0            | 2483             | 0                     |
| 13/07/2022 | 0                    | 283                      | 0                     | 1425                      | 0                        | 1554                         | 0            | 2278             | 0                     |
| 14/07/2022 | 0                    | 178                      | 0                     | 1419                      | 0                        | 1548                         | 0            | 1794             | 0                     |
| 15/07/2022 | 0                    | 176                      | 0                     | 1085                      | 0                        | 1220                         | 0            | 688              | 0                     |
| 16/07/2022 | 0                    | 156                      | 0                     | 1010                      | 0                        | 1278                         | 0            | 817              | 0                     |
| 17/07/2022 | 0                    | 148                      | 0                     | 893                       | 0                        | 1176                         | 0            | 870              | 0                     |
| 18/07/2022 | 0                    | 143                      | 0                     | 1193                      | 0                        | 1734                         | 0            | 698              | 0                     |
| 19/07/2022 | 0                    | 168                      | 0                     | 1016                      | 0                        | 1344                         | 0            | 808              | 0                     |
| 20/07/2022 | 0                    | 163                      | 0                     | 1010                      | 0                        | 1477                         | 0            | 717              | 0                     |
| 21/07/2022 | 0                    | 284                      | 0                     | 1421                      | 0                        | 1769                         | 0            | 823              | 0                     |
| 22/07/2022 | 0                    | 266                      | 0                     | 1123                      | 0                        | 1407                         | 0            | 855              | 0                     |
| 23/07/2022 | 0                    | 138                      | 0                     | 888                       | 0                        | 1287                         | 0            | 995              | 0                     |
| 24/07/2022 | 0                    | 154                      | 0                     | 727                       | 0                        | 1056                         | 0            | 855              | 0                     |
| 25/07/2022 | 0                    | 154                      | 0                     | 967                       | 0                        | 1697                         | 0            | 877              | 0                     |
| 26/07/2022 | 0                    | 163                      | 0                     | 1245                      | 0                        | 1380                         | 0            | 815              | 0                     |
| 27/07/2022 | 0                    | 330                      | 0                     | 995                       | 0                        | 1441                         | 0            | 865              | 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 |
|------------|----------------------|--------------------------|-----------------------|---------------------------|--------------------------|------------------------------|--------------|------------------|-----------------------|
| 28/07/2022 | 0                    | 146                      | 0                     | 895                       | 0                        | 1190                         | 0            | 837              | 0                     |
| 29/07/2022 | 0                    | 156                      | 0                     | 1414                      | 0                        | 1231                         | 0            | 795              | 0                     |
| 30/07/2022 | 0                    | 145                      | 0                     | 1125                      | 0                        | 1419                         | 0            | 892              | 0                     |
| 31/07/2022 | 0                    | 368                      | 0                     | 814                       | 0                        | 1084                         | 0            | 889              | 0                     |
| 01/08/2022 | 0                    | 147                      | 0                     | 1380                      | 0                        | 1410                         | 0            | 871              | 0                     |
| 02/08/2022 | 0                    | 162                      | 0                     | 1087                      | 0                        | 1791                         | 0            | 1549             | 0                     |
| 03/08/2022 | 0                    | 157                      | 0                     | 1019                      | 0                        | 1492                         | 0            | 919              | 0                     |
| 04/08/2022 | 0                    | 153                      | 0                     | 1071                      | 0                        | 1439                         | 0            | 747              | 0                     |
| 05/08/2022 | 0                    | 155                      | 0                     | 1428                      | 0                        | 1731                         | 0            | 755              | 0                     |
| 06/08/2022 | 0                    | 240                      | 0                     | 774                       | 0                        | 1330                         | 0            | 898              | 0                     |
| 07/08/2022 | 0                    | 143                      | 0                     | 604                       | 0                        | 1276                         | 0            | 760              | 0                     |
| 08/08/2022 | 0                    | 144                      | 0                     | 1388                      | 0                        | 1681                         | 0            | 839              | 0                     |
| 09/08/2022 | 0                    | 157                      | 0                     | 1073                      | 0                        | 1624                         | 0            | 831              | 0                     |
| 10/08/2022 | 0                    | 151                      | 0                     | 1332                      | 0                        | 1405                         | 0            | 831              | 0                     |
| 11/08/2022 | 0                    | 143                      | 0                     | 1222                      | 0                        | 1756                         | 0            | 855              | 0                     |
| 12/08/2022 | 0                    | 151                      | 0                     | 1119                      | 0                        | 1730                         | 0            | 971              | 0                     |
| 13/08/2022 | 0                    | 122                      | 0                     | 479                       | 0                        | 1001                         | 0            | 975              | 0                     |
| 14/08/2022 | 0                    | 153                      | 0                     | 648                       | 0                        | 958                          | 0            | 1941             | 0                     |
| 15/08/2022 | 0                    | 183                      | 0                     | 645                       | 0                        | 1365                         | 0            | 2275             | 0                     |
| 16/08/2022 | 0                    | 175                      | 0                     | 813                       | 0                        | 2265                         | 0            | 2486             | 0                     |
| 17/08/2022 | 0                    | 252                      | 0                     | 1005                      | 0                        | 1421                         | 0            | 2241             | 0                     |
| 18/08/2022 | 0                    | 189                      | 0                     | 1219                      | 0                        | 2096                         | 0            | 2279             | 0                     |
| 19/08/2022 | 0                    | 218                      | 0                     | 1471                      | 0                        | 1717                         | 0            | 2187             | 0                     |
| 20/08/2022 | 0                    | 158                      | 0                     | 748                       | 0                        | 1439                         | 0            | 2403             | 0                     |
| 21/08/2022 | 0                    | 183                      | 0                     | 1169                      | 0                        | 882                          | 0            | 2173             | 0                     |
| 22/08/2022 | 0                    | 203                      | 0                     | 1676                      | 0                        | 2039                         | 0            | 2231             | 0                     |
| 23/08/2022 | 0                    | 287                      | 0                     | 1548                      | 0                        | 1602                         | 0            | 2289             | 0                     |
| 24/08/2022 | 0                    | 273                      | 0                     | 1354                      | 0                        | 2232                         | 0            | 2266             | 0                     |
| 25/08/2022 | 0                    | 231                      | 0                     | 1374                      | 0                        | 1996                         | 0            | 2623             | 0                     |
| 26/08/2022 | 0                    | 247                      | 0                     | 1488                      | 0                        | 1692                         | 0            | 2486             | 0                     |
| 27/08/2022 | 0                    | 141                      | 0                     | 754                       | 0                        | 1322                         | 0            | 2324             | 0                     |
| 28/08/2022 | 0                    | 246                      | 0                     | 716                       | 0                        | 1374                         | 0            | 2724             | 0                     |
| 29/08/2022 | 0                    | 386                      | 0                     | 1291                      | 0                        | 1540                         | 0            | 2759             | 0                     |
| 30/08/2022 | 0                    | 244                      | 0                     | 1530                      | 0                        | 1795                         | 0            | 2355             | 0                     |
| 31/08/2022 | 0                    | 243                      | 0                     | 1683                      | 0                        | 1798                         | 0            | 2254             | 0                     |
| 01/09/2022 | 0                    | 254                      | 0                     | 1580                      | 0                        | 1460                         | 0            | 2376             | 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 |
|------------|----------------------|--------------------------|-----------------------|---------------------------|--------------------------|------------------------------|--------------|------------------|-----------------------|
| 02/09/2022 | 0                    | 193                      | 0                     | 1152                      | 0                        | 1556                         | 0            | 2364             | 0                     |
| 03/09/2022 | 0                    | 0                        | 0                     | 943                       | 0                        | 2490                         | 0            | 2374             | 0                     |
| 04/09/2022 | 0                    | 200                      | 0                     | 674                       | 0                        | 718                          | 0            | 2244             | 0                     |
| 05/09/2022 | 0                    | 229                      | 0                     | 1489                      | 0                        | 1685                         | 0            | 2398             | 0                     |
| 06/09/2022 | 0                    | 235                      | 0                     | 1634                      | 0                        | 1629                         | 0            | 2287             | 0                     |
| 07/09/2022 | 0                    | 212                      | 0                     | 1347                      | 0                        | 1706                         | 0            | 2498             | 0                     |
| 08/09/2022 | 0                    | 218                      | 0                     | 1436                      | 0                        | 1477                         | 0            | 2358             | 0                     |
| 09/09/2022 | 0                    | 140                      | 0                     | 988                       | 0                        | 1916                         | 0            | 803              | 0                     |
| 10/09/2022 | 0                    | 149                      | 0                     | 874                       | 0                        | 1302                         | 0            | 1006             | 0                     |
| 11/09/2022 | 0                    | 117                      | 0                     | 828                       | 0                        | 1481                         | 0            | 933              | 0                     |
| 12/09/2022 | 0                    | 149                      | 0                     | 1280                      | 0                        | 1621                         | 0            | 868              | 0                     |
| 13/09/2022 | 0                    | 154                      | 0                     | 1415                      | 0                        | 1389                         | 0            | 919              | 0                     |
| 14/09/2022 | 0                    | 159                      | 0                     | 1716                      | 0                        | 1213                         | 0            | 856              | 0                     |
| 15/09/2022 | 0                    | 148                      | 0                     | 1687                      | 0                        | 1532                         | 0            | 892              | 0                     |
| 16/09/2022 | 0                    | 134                      | 0                     | 1588                      | 0                        | 1541                         | 0            | 799              | 0                     |
| 17/09/2022 | 0                    | 195                      | 0                     | 637                       | 0                        | 1575                         | 0            | 814              | 0                     |
| 18/09/2022 | 0                    | 124                      | 0                     | 1089                      | 0                        | 995                          | 0            | 1002             | 0                     |
| 19/09/2022 | 0                    | 146                      | 0                     | 1609                      | 0                        | 1471                         | 0            | 830              | 0                     |
| 20/09/2022 | 0                    | 128                      | 0                     | 1730                      | 0                        | 1475                         | 0            | 808              | 0                     |
| 21/09/2022 | 0                    | 136                      | 0                     | 1664                      | 0                        | 1427                         | 0            | 832              | 0                     |
| 22/09/2022 | 0                    | 264                      | 0                     | 1399                      | 0                        | 1421                         | 0            | 1470             | 0                     |
| 23/09/2022 | 0                    | 294                      | 0                     | 1753                      | 0                        | 1342                         | 0            | 2348             | 0                     |
| 24/09/2022 | 0                    | 239                      | 0                     | 788                       | 0                        | 2041                         | 0            | 2264             | 0                     |
| 25/09/2022 | 0                    | 185                      | 0                     | 1170                      | 0                        | 649                          | 0            | 2085             | 0                     |
| 26/09/2022 | 0                    | 284                      | 0                     | 1603                      | 0                        | 1619                         | 0            | 2250             | 0                     |
| 27/09/2022 | 0                    | 214                      | 0                     | 1746                      | 0                        | 1589                         | 0            | 2376             | 0                     |
| 28/09/2022 | 0                    | 285                      | 0                     | 1559                      | 0                        | 1440                         | 0            | 2445             | 0                     |
| 29/09/2022 | 0                    | 226                      | 0                     | 1165                      | 0                        | 1861                         | 0            | 2389             | 0                     |
| 30/09/2022 |                      | 300                      |                       | 1330                      |                          | 1325                         |              | 2163             |                       |

**THE CYPRUS DEVELOPMENT BANK PC LTD**

**Report Start Date: 01/07/2022**

**Report End Date: 30/09/2022**

| 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) |
| 01/07/2022                       | AISP    | eBanking Account Details     | 317                        |
| 01/07/2022                       | AISP    | eBanking Balance Overview    | 2212                       |
| 01/07/2022                       | AISP    | eBanking Transaction History | 2350                       |
| 01/07/2022                       | PISP    | eBanking Payment             | 2759                       |
| 02/07/2022                       | AISP    | eBanking Account Details     | 584                        |
| 02/07/2022                       | AISP    | eBanking Balance Overview    | 860                        |
| 02/07/2022                       | AISP    | eBanking Transaction History | 1253                       |
| 02/07/2022                       | PISP    | eBanking Payment             | 2455                       |
| 03/07/2022                       | AISP    | eBanking Account Details     | 380                        |
| 03/07/2022                       | AISP    | eBanking Balance Overview    | 909                        |
| 03/07/2022                       | AISP    | eBanking Transaction History | 2161                       |
| 03/07/2022                       | PISP    | eBanking Payment             | 2626                       |
| 04/07/2022                       | AISP    | eBanking Account Details     | 436                        |
| 04/07/2022                       | AISP    | eBanking Balance Overview    | 1904                       |
| 04/07/2022                       | AISP    | eBanking Transaction History | 1623                       |
| 04/07/2022                       | PISP    | eBanking Payment             | 2579                       |
| 05/07/2022                       | AISP    | eBanking Account Details     | 622                        |
| 05/07/2022                       | AISP    | eBanking Balance Overview    | 1434                       |
| 05/07/2022                       | AISP    | eBanking Transaction History | 1694                       |
| 05/07/2022                       | PISP    | eBanking Payment             | 2564                       |
| 06/07/2022                       | AISP    | eBanking Account Details     | 362                        |

| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 06/07/2022                       | AISP    | eBanking Balance Overview    | 1964                       |
| 06/07/2022                       | AISP    | eBanking Transaction History | 2088                       |
| 06/07/2022                       | PISP    | eBanking Payment             | 2476                       |
| 07/07/2022                       | AISP    | eBanking Account Details     | 371                        |
| 07/07/2022                       | AISP    | eBanking Balance Overview    | 1902                       |
| 07/07/2022                       | AISP    | eBanking Transaction History | 1687                       |
| 07/07/2022                       | PISP    | eBanking Payment             | 2361                       |
| 08/07/2022                       | AISP    | eBanking Account Details     | 480                        |
| 08/07/2022                       | AISP    | eBanking Balance Overview    | 1968                       |
| 08/07/2022                       | AISP    | eBanking Transaction History | 1812                       |
| 08/07/2022                       | PISP    | eBanking Payment             | 2372                       |
| 09/07/2022                       | AISP    | eBanking Account Details     | 309                        |
| 09/07/2022                       | AISP    | eBanking Balance Overview    | 888                        |
| 09/07/2022                       | AISP    | eBanking Transaction History | 2183                       |
| 09/07/2022                       | PISP    | eBanking Payment             | 3006                       |
| 10/07/2022                       | AISP    | eBanking Account Details     | 237                        |
| 10/07/2022                       | AISP    | eBanking Balance Overview    | 1419                       |
| 10/07/2022                       | AISP    | eBanking Transaction History | 1262                       |
| 10/07/2022                       | PISP    | eBanking Payment             | 2465                       |
| 11/07/2022                       | AISP    | eBanking Account Details     | 345                        |
| 11/07/2022                       | AISP    | eBanking Balance Overview    | 2262                       |
| 11/07/2022                       | AISP    | eBanking Transaction History | 1898                       |
| 11/07/2022                       | PISP    | eBanking Payment             | 2429                       |
| 12/07/2022                       | AISP    | eBanking Account Details     | 289                        |
| 12/07/2022                       | AISP    | eBanking Balance Overview    | 1903                       |
| 12/07/2022                       | AISP    | eBanking Transaction History | 1966                       |
| 12/07/2022                       | PISP    | eBanking Payment             | 2483                       |
| 13/07/2022                       | AISP    | eBanking Account Details     | 283                        |
| 13/07/2022                       | AISP    | eBanking Balance Overview    | 1425                       |
| 13/07/2022                       | AISP    | eBanking Transaction History | 1554                       |

**Payments services user interface**

| <b>Date</b> | <b>Service</b> | <b>Endpoint name</b>         | <b>Average Response time (ms)</b> |
|-------------|----------------|------------------------------|-----------------------------------|
| 13/07/2022  | PISP           | eBanking Payment             | 2278                              |
| 14/07/2022  | AISP           | eBanking Account Details     | 178                               |
| 14/07/2022  | AISP           | eBanking Balance Overview    | 1419                              |
| 14/07/2022  | AISP           | eBanking Transaction History | 1548                              |
| 14/07/2022  | PISP           | eBanking Payment             | 1794                              |
| 15/07/2022  | AISP           | eBanking Account Details     | 176                               |
| 15/07/2022  | AISP           | eBanking Balance Overview    | 1085                              |
| 15/07/2022  | AISP           | eBanking Transaction History | 1220                              |
| 15/07/2022  | PISP           | eBanking Payment             | 688                               |
| 16/07/2022  | AISP           | eBanking Account Details     | 156                               |
| 16/07/2022  | AISP           | eBanking Balance Overview    | 1010                              |
| 16/07/2022  | AISP           | eBanking Transaction History | 1278                              |
| 16/07/2022  | PISP           | eBanking Payment             | 817                               |
| 17/07/2022  | AISP           | eBanking Account Details     | 148                               |
| 17/07/2022  | AISP           | eBanking Balance Overview    | 893                               |
| 17/07/2022  | AISP           | eBanking Transaction History | 1176                              |
| 17/07/2022  | PISP           | eBanking Payment             | 870                               |
| 18/07/2022  | AISP           | eBanking Account Details     | 143                               |
| 18/07/2022  | AISP           | eBanking Balance Overview    | 1193                              |
| 18/07/2022  | AISP           | eBanking Transaction History | 1734                              |
| 18/07/2022  | PISP           | eBanking Payment             | 698                               |
| 19/07/2022  | AISP           | eBanking Account Details     | 168                               |
| 19/07/2022  | AISP           | eBanking Balance Overview    | 1016                              |
| 19/07/2022  | AISP           | eBanking Transaction History | 1344                              |
| 19/07/2022  | PISP           | eBanking Payment             | 808                               |
| 20/07/2022  | AISP           | eBanking Account Details     | 163                               |
| 20/07/2022  | AISP           | eBanking Balance Overview    | 1010                              |
| 20/07/2022  | AISP           | eBanking Transaction History | 1477                              |
| 20/07/2022  | PISP           | eBanking Payment             | 717                               |
| 21/07/2022  | AISP           | eBanking Account Details     | 284                               |



| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 21/07/2022                       | AISP    | eBanking Balance Overview    | 1421                       |
| 21/07/2022                       | AISP    | eBanking Transaction History | 1769                       |
| 21/07/2022                       | PISP    | eBanking Payment             | 823                        |
| 22/07/2022                       | AISP    | eBanking Account Details     | 266                        |
| 22/07/2022                       | AISP    | eBanking Balance Overview    | 1123                       |
| 22/07/2022                       | AISP    | eBanking Transaction History | 1407                       |
| 22/07/2022                       | PISP    | eBanking Payment             | 855                        |
| 23/07/2022                       | AISP    | eBanking Account Details     | 138                        |
| 23/07/2022                       | AISP    | eBanking Balance Overview    | 888                        |
| 23/07/2022                       | AISP    | eBanking Transaction History | 1287                       |
| 23/07/2022                       | PISP    | eBanking Payment             | 995                        |
| 24/07/2022                       | AISP    | eBanking Account Details     | 154                        |
| 24/07/2022                       | AISP    | eBanking Balance Overview    | 727                        |
| 24/07/2022                       | AISP    | eBanking Transaction History | 1056                       |
| 24/07/2022                       | PISP    | eBanking Payment             | 855                        |
| 25/07/2022                       | AISP    | eBanking Account Details     | 154                        |
| 25/07/2022                       | AISP    | eBanking Balance Overview    | 967                        |
| 25/07/2022                       | AISP    | eBanking Transaction History | 1697                       |
| 25/07/2022                       | PISP    | eBanking Payment             | 877                        |
| 26/07/2022                       | AISP    | eBanking Account Details     | 163                        |
| 26/07/2022                       | AISP    | eBanking Balance Overview    | 1245                       |
| 26/07/2022                       | AISP    | eBanking Transaction History | 1380                       |
| 26/07/2022                       | PISP    | eBanking Payment             | 815                        |
| 27/07/2022                       | AISP    | eBanking Account Details     | 330                        |
| 27/07/2022                       | AISP    | eBanking Balance Overview    | 995                        |
| 27/07/2022                       | AISP    | eBanking Transaction History | 1441                       |
| 27/07/2022                       | PISP    | eBanking Payment             | 865                        |
| 28/07/2022                       | AISP    | eBanking Account Details     | 146                        |
| 28/07/2022                       | AISP    | eBanking Balance Overview    | 895                        |
| 28/07/2022                       | AISP    | eBanking Transaction History | 1190                       |

| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 28/07/2022                       | PISP    | eBanking Payment             | 837                        |
| 29/07/2022                       | AISP    | eBanking Account Details     | 156                        |
| 29/07/2022                       | AISP    | eBanking Balance Overview    | 1414                       |
| 29/07/2022                       | AISP    | eBanking Transaction History | 1231                       |
| 29/07/2022                       | PISP    | eBanking Payment             | 795                        |
| 30/07/2022                       | AISP    | eBanking Account Details     | 145                        |
| 30/07/2022                       | AISP    | eBanking Balance Overview    | 1125                       |
| 30/07/2022                       | AISP    | eBanking Transaction History | 1419                       |
| 30/07/2022                       | PISP    | eBanking Payment             | 892                        |
| 31/07/2022                       | AISP    | eBanking Account Details     | 368                        |
| 31/07/2022                       | AISP    | eBanking Balance Overview    | 814                        |
| 31/07/2022                       | AISP    | eBanking Transaction History | 1084                       |
| 31/07/2022                       | PISP    | eBanking Payment             | 889                        |
| 01/08/2022                       | AISP    | eBanking Account Details     | 147                        |
| 01/08/2022                       | AISP    | eBanking Balance Overview    | 1380                       |
| 01/08/2022                       | AISP    | eBanking Transaction History | 1410                       |
| 01/08/2022                       | PISP    | eBanking Payment             | 871                        |
| 02/08/2022                       | AISP    | eBanking Account Details     | 162                        |
| 02/08/2022                       | AISP    | eBanking Balance Overview    | 1087                       |
| 02/08/2022                       | AISP    | eBanking Transaction History | 1791                       |
| 02/08/2022                       | PISP    | eBanking Payment             | 1549                       |
| 03/08/2022                       | AISP    | eBanking Account Details     | 157                        |
| 03/08/2022                       | AISP    | eBanking Balance Overview    | 1019                       |
| 03/08/2022                       | AISP    | eBanking Transaction History | 1492                       |
| 03/08/2022                       | PISP    | eBanking Payment             | 919                        |
| 04/08/2022                       | AISP    | eBanking Account Details     | 153                        |
| 04/08/2022                       | AISP    | eBanking Balance Overview    | 1071                       |
| 04/08/2022                       | AISP    | eBanking Transaction History | 1439                       |
| 04/08/2022                       | PISP    | eBanking Payment             | 747                        |
| 05/08/2022                       | AISP    | eBanking Account Details     | 155                        |

| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 05/08/2022                       | AISP    | eBanking Balance Overview    | 1428                       |
| 05/08/2022                       | AISP    | eBanking Transaction History | 1731                       |
| 05/08/2022                       | PISP    | eBanking Payment             | 755                        |
| 06/08/2022                       | AISP    | eBanking Account Details     | 240                        |
| 06/08/2022                       | AISP    | eBanking Balance Overview    | 774                        |
| 06/08/2022                       | AISP    | eBanking Transaction History | 1330                       |
| 06/08/2022                       | PISP    | eBanking Payment             | 898                        |
| 07/08/2022                       | AISP    | eBanking Account Details     | 143                        |
| 07/08/2022                       | AISP    | eBanking Balance Overview    | 604                        |
| 07/08/2022                       | AISP    | eBanking Transaction History | 1276                       |
| 07/08/2022                       | PISP    | eBanking Payment             | 760                        |
| 08/08/2022                       | AISP    | eBanking Account Details     | 144                        |
| 08/08/2022                       | AISP    | eBanking Balance Overview    | 1388                       |
| 08/08/2022                       | AISP    | eBanking Transaction History | 1681                       |
| 08/08/2022                       | PISP    | eBanking Payment             | 839                        |
| 09/08/2022                       | AISP    | eBanking Account Details     | 157                        |
| 09/08/2022                       | AISP    | eBanking Balance Overview    | 1073                       |
| 09/08/2022                       | AISP    | eBanking Transaction History | 1624                       |
| 09/08/2022                       | PISP    | eBanking Payment             | 831                        |
| 10/08/2022                       | AISP    | eBanking Account Details     | 151                        |
| 10/08/2022                       | AISP    | eBanking Balance Overview    | 1332                       |
| 10/08/2022                       | AISP    | eBanking Transaction History | 1405                       |
| 10/08/2022                       | PISP    | eBanking Payment             | 831                        |
| 11/08/2022                       | AISP    | eBanking Account Details     | 143                        |
| 11/08/2022                       | AISP    | eBanking Balance Overview    | 1222                       |
| 11/08/2022                       | AISP    | eBanking Transaction History | 1756                       |
| 11/08/2022                       | PISP    | eBanking Payment             | 855                        |
| 12/08/2022                       | AISP    | eBanking Account Details     | 151                        |
| 12/08/2022                       | AISP    | eBanking Balance Overview    | 1119                       |
| 12/08/2022                       | AISP    | eBanking Transaction History | 1730                       |

| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 12/08/2022                       | PISP    | eBanking Payment             | 971                        |
| 13/08/2022                       | AISP    | eBanking Account Details     | 122                        |
| 13/08/2022                       | AISP    | eBanking Balance Overview    | 479                        |
| 13/08/2022                       | AISP    | eBanking Transaction History | 1001                       |
| 13/08/2022                       | PISP    | eBanking Payment             | 975                        |
| 14/08/2022                       | AISP    | eBanking Account Details     | 153                        |
| 14/08/2022                       | AISP    | eBanking Balance Overview    | 648                        |
| 14/08/2022                       | AISP    | eBanking Transaction History | 958                        |
| 14/08/2022                       | PISP    | eBanking Payment             | 1941                       |
| 15/08/2022                       | AISP    | eBanking Account Details     | 183                        |
| 15/08/2022                       | AISP    | eBanking Balance Overview    | 645                        |
| 15/08/2022                       | AISP    | eBanking Transaction History | 1365                       |
| 15/08/2022                       | PISP    | eBanking Payment             | 2275                       |
| 16/08/2022                       | AISP    | eBanking Account Details     | 175                        |
| 16/08/2022                       | AISP    | eBanking Balance Overview    | 813                        |
| 16/08/2022                       | AISP    | eBanking Transaction History | 2265                       |
| 16/08/2022                       | PISP    | eBanking Payment             | 2486                       |
| 17/08/2022                       | AISP    | eBanking Account Details     | 252                        |
| 17/08/2022                       | AISP    | eBanking Balance Overview    | 1005                       |
| 17/08/2022                       | AISP    | eBanking Transaction History | 1421                       |
| 17/08/2022                       | PISP    | eBanking Payment             | 2241                       |
| 18/08/2022                       | AISP    | eBanking Account Details     | 189                        |
| 18/08/2022                       | AISP    | eBanking Balance Overview    | 1219                       |
| 18/08/2022                       | AISP    | eBanking Transaction History | 2096                       |
| 18/08/2022                       | PISP    | eBanking Payment             | 2279                       |
| 19/08/2022                       | AISP    | eBanking Account Details     | 218                        |
| 19/08/2022                       | AISP    | eBanking Balance Overview    | 1471                       |
| 19/08/2022                       | AISP    | eBanking Transaction History | 1717                       |
| 19/08/2022                       | PISP    | eBanking Payment             | 2187                       |
| 20/08/2022                       | AISP    | eBanking Account Details     | 158                        |

| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 20/08/2022                       | AISP    | eBanking Balance Overview    | 748                        |
| 20/08/2022                       | AISP    | eBanking Transaction History | 1439                       |
| 20/08/2022                       | PISP    | eBanking Payment             | 2403                       |
| 21/08/2022                       | AISP    | eBanking Account Details     | 183                        |
| 21/08/2022                       | AISP    | eBanking Balance Overview    | 1169                       |
| 21/08/2022                       | AISP    | eBanking Transaction History | 882                        |
| 21/08/2022                       | PISP    | eBanking Payment             | 2173                       |
| 22/08/2022                       | AISP    | eBanking Account Details     | 203                        |
| 22/08/2022                       | AISP    | eBanking Balance Overview    | 1676                       |
| 22/08/2022                       | AISP    | eBanking Transaction History | 2039                       |
| 22/08/2022                       | PISP    | eBanking Payment             | 2231                       |
| 23/08/2022                       | AISP    | eBanking Account Details     | 287                        |
| 23/08/2022                       | AISP    | eBanking Balance Overview    | 1548                       |
| 23/08/2022                       | AISP    | eBanking Transaction History | 1602                       |
| 23/08/2022                       | PISP    | eBanking Payment             | 2289                       |
| 24/08/2022                       | AISP    | eBanking Account Details     | 273                        |
| 24/08/2022                       | AISP    | eBanking Balance Overview    | 1354                       |
| 24/08/2022                       | AISP    | eBanking Transaction History | 2232                       |
| 24/08/2022                       | PISP    | eBanking Payment             | 2266                       |
| 25/08/2022                       | AISP    | eBanking Account Details     | 231                        |
| 25/08/2022                       | AISP    | eBanking Balance Overview    | 1374                       |
| 25/08/2022                       | AISP    | eBanking Transaction History | 1996                       |
| 25/08/2022                       | PISP    | eBanking Payment             | 2623                       |
| 26/08/2022                       | AISP    | eBanking Account Details     | 247                        |
| 26/08/2022                       | AISP    | eBanking Balance Overview    | 1488                       |
| 26/08/2022                       | AISP    | eBanking Transaction History | 1692                       |
| 26/08/2022                       | PISP    | eBanking Payment             | 2486                       |
| 27/08/2022                       | AISP    | eBanking Account Details     | 141                        |
| 27/08/2022                       | AISP    | eBanking Balance Overview    | 754                        |
| 27/08/2022                       | AISP    | eBanking Transaction History | 1322                       |

| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 27/08/2022                       | PISP    | eBanking Payment             | 2324                       |
| 28/08/2022                       | AISP    | eBanking Account Details     | 246                        |
| 28/08/2022                       | AISP    | eBanking Balance Overview    | 716                        |
| 28/08/2022                       | AISP    | eBanking Transaction History | 1374                       |
| 28/08/2022                       | PISP    | eBanking Payment             | 2724                       |
| 29/08/2022                       | AISP    | eBanking Account Details     | 386                        |
| 29/08/2022                       | AISP    | eBanking Balance Overview    | 1291                       |
| 29/08/2022                       | AISP    | eBanking Transaction History | 1540                       |
| 29/08/2022                       | PISP    | eBanking Payment             | 2759                       |
| 30/08/2022                       | AISP    | eBanking Account Details     | 244                        |
| 30/08/2022                       | AISP    | eBanking Balance Overview    | 1530                       |
| 30/08/2022                       | AISP    | eBanking Transaction History | 1795                       |
| 30/08/2022                       | PISP    | eBanking Payment             | 2355                       |
| 31/08/2022                       | AISP    | eBanking Account Details     | 243                        |
| 31/08/2022                       | AISP    | eBanking Balance Overview    | 1683                       |
| 31/08/2022                       | AISP    | eBanking Transaction History | 1798                       |
| 31/08/2022                       | PISP    | eBanking Payment             | 2254                       |
| 01/09/2022                       | AISP    | eBanking Account Details     | 254                        |
| 01/09/2022                       | AISP    | eBanking Balance Overview    | 1580                       |
| 01/09/2022                       | AISP    | eBanking Transaction History | 1460                       |
| 01/09/2022                       | PISP    | eBanking Payment             | 2376                       |
| 02/09/2022                       | AISP    | eBanking Account Details     | 193                        |
| 02/09/2022                       | AISP    | eBanking Balance Overview    | 1152                       |
| 02/09/2022                       | AISP    | eBanking Transaction History | 1556                       |
| 02/09/2022                       | PISP    | eBanking Payment             | 2364                       |
| 03/09/2022                       | AISP    | eBanking Balance Overview    | 943                        |
| 03/09/2022                       | AISP    | eBanking Transaction History | 2490                       |
| 03/09/2022                       | PISP    | eBanking Payment             | 2374                       |
| 04/09/2022                       | AISP    | eBanking Account Details     | 200                        |
| 04/09/2022                       | AISP    | eBanking Balance Overview    | 674                        |

| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 04/09/2022                       | AISP    | eBanking Transaction History | 718                        |
| 04/09/2022                       | PISP    | eBanking Payment             | 2244                       |
| 05/09/2022                       | AISP    | eBanking Account Details     | 229                        |
| 05/09/2022                       | AISP    | eBanking Balance Overview    | 1489                       |
| 05/09/2022                       | AISP    | eBanking Transaction History | 1685                       |
| 05/09/2022                       | PISP    | eBanking Payment             | 2398                       |
| 06/09/2022                       | AISP    | eBanking Account Details     | 235                        |
| 06/09/2022                       | AISP    | eBanking Balance Overview    | 1634                       |
| 06/09/2022                       | AISP    | eBanking Transaction History | 1629                       |
| 06/09/2022                       | PISP    | eBanking Payment             | 2287                       |
| 07/09/2022                       | AISP    | eBanking Account Details     | 212                        |
| 07/09/2022                       | AISP    | eBanking Balance Overview    | 1347                       |
| 07/09/2022                       | AISP    | eBanking Transaction History | 1706                       |
| 07/09/2022                       | PISP    | eBanking Payment             | 2498                       |
| 08/09/2022                       | AISP    | eBanking Account Details     | 218                        |
| 08/09/2022                       | AISP    | eBanking Balance Overview    | 1436                       |
| 08/09/2022                       | AISP    | eBanking Transaction History | 1477                       |
| 08/09/2022                       | PISP    | eBanking Payment             | 2358                       |
| 09/09/2022                       | AISP    | eBanking Account Details     | 140                        |
| 09/09/2022                       | AISP    | eBanking Balance Overview    | 988                        |
| 09/09/2022                       | AISP    | eBanking Transaction History | 1916                       |
| 09/09/2022                       | PISP    | eBanking Payment             | 803                        |
| 10/09/2022                       | AISP    | eBanking Account Details     | 149                        |
| 10/09/2022                       | AISP    | eBanking Balance Overview    | 874                        |
| 10/09/2022                       | AISP    | eBanking Transaction History | 1302                       |
| 10/09/2022                       | PISP    | eBanking Payment             | 1006                       |
| 11/09/2022                       | AISP    | eBanking Account Details     | 117                        |
| 11/09/2022                       | AISP    | eBanking Balance Overview    | 828                        |
| 11/09/2022                       | AISP    | eBanking Transaction History | 1481                       |
| 11/09/2022                       | PISP    | eBanking Payment             | 933                        |

| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 12/09/2022                       | AISP    | eBanking Account Details     | 149                        |
| 12/09/2022                       | AISP    | eBanking Balance Overview    | 1280                       |
| 12/09/2022                       | AISP    | eBanking Transaction History | 1621                       |
| 12/09/2022                       | PISP    | eBanking Payment             | 868                        |
| 13/09/2022                       | AISP    | eBanking Account Details     | 154                        |
| 13/09/2022                       | AISP    | eBanking Balance Overview    | 1415                       |
| 13/09/2022                       | AISP    | eBanking Transaction History | 1389                       |
| 13/09/2022                       | PISP    | eBanking Payment             | 919                        |
| 14/09/2022                       | AISP    | eBanking Account Details     | 159                        |
| 14/09/2022                       | AISP    | eBanking Balance Overview    | 1716                       |
| 14/09/2022                       | AISP    | eBanking Transaction History | 1213                       |
| 14/09/2022                       | PISP    | eBanking Payment             | 856                        |
| 15/09/2022                       | AISP    | eBanking Account Details     | 148                        |
| 15/09/2022                       | AISP    | eBanking Balance Overview    | 1687                       |
| 15/09/2022                       | AISP    | eBanking Transaction History | 1532                       |
| 15/09/2022                       | PISP    | eBanking Payment             | 892                        |
| 16/09/2022                       | AISP    | eBanking Account Details     | 134                        |
| 16/09/2022                       | AISP    | eBanking Balance Overview    | 1588                       |
| 16/09/2022                       | AISP    | eBanking Transaction History | 1541                       |
| 16/09/2022                       | PISP    | eBanking Payment             | 799                        |
| 17/09/2022                       | AISP    | eBanking Account Details     | 195                        |
| 17/09/2022                       | AISP    | eBanking Balance Overview    | 637                        |
| 17/09/2022                       | AISP    | eBanking Transaction History | 1575                       |
| 17/09/2022                       | PISP    | eBanking Payment             | 814                        |
| 18/09/2022                       | AISP    | eBanking Account Details     | 124                        |
| 18/09/2022                       | AISP    | eBanking Balance Overview    | 1089                       |
| 18/09/2022                       | AISP    | eBanking Transaction History | 995                        |
| 18/09/2022                       | PISP    | eBanking Payment             | 1002                       |
| 19/09/2022                       | AISP    | eBanking Account Details     | 146                        |
| 19/09/2022                       | AISP    | eBanking Balance Overview    | 1609                       |



**Payments services user interface**

| <b>Date</b> | <b>Service</b> | <b>Endpoint name</b>         | <b>Average Response time (ms)</b> |
|-------------|----------------|------------------------------|-----------------------------------|
| 19/09/2022  | AISP           | eBanking Transaction History | 1471                              |
| 19/09/2022  | PISP           | eBanking Payment             | 830                               |
| 20/09/2022  | AISP           | eBanking Account Details     | 128                               |
| 20/09/2022  | AISP           | eBanking Balance Overview    | 1730                              |
| 20/09/2022  | AISP           | eBanking Transaction History | 1475                              |
| 20/09/2022  | PISP           | eBanking Payment             | 808                               |
| 21/09/2022  | AISP           | eBanking Account Details     | 136                               |
| 21/09/2022  | AISP           | eBanking Balance Overview    | 1664                              |
| 21/09/2022  | AISP           | eBanking Transaction History | 1427                              |
| 21/09/2022  | PISP           | eBanking Payment             | 832                               |
| 22/09/2022  | AISP           | eBanking Account Details     | 264                               |
| 22/09/2022  | AISP           | eBanking Balance Overview    | 1399                              |
| 22/09/2022  | AISP           | eBanking Transaction History | 1421                              |
| 22/09/2022  | PISP           | eBanking Payment             | 1470                              |
| 23/09/2022  | AISP           | eBanking Account Details     | 294                               |
| 23/09/2022  | AISP           | eBanking Balance Overview    | 1753                              |
| 23/09/2022  | AISP           | eBanking Transaction History | 1342                              |
| 23/09/2022  | PISP           | eBanking Payment             | 2348                              |
| 24/09/2022  | AISP           | eBanking Account Details     | 239                               |
| 24/09/2022  | AISP           | eBanking Balance Overview    | 788                               |
| 24/09/2022  | AISP           | eBanking Transaction History | 2041                              |
| 24/09/2022  | PISP           | eBanking Payment             | 2264                              |
| 25/09/2022  | AISP           | eBanking Account Details     | 185                               |
| 25/09/2022  | AISP           | eBanking Balance Overview    | 1170                              |
| 25/09/2022  | AISP           | eBanking Transaction History | 649                               |
| 25/09/2022  | PISP           | eBanking Payment             | 2085                              |
| 26/09/2022  | AISP           | eBanking Account Details     | 284                               |
| 26/09/2022  | AISP           | eBanking Balance Overview    | 1603                              |
| 26/09/2022  | AISP           | eBanking Transaction History | 1619                              |
| 26/09/2022  | PISP           | eBanking Payment             | 2250                              |

| Payments services user interface |         |                              |                            |
|----------------------------------|---------|------------------------------|----------------------------|
| Date                             | Service | Endpoint name                | Average Response time (ms) |
| 27/09/2022                       | AISP    | eBanking Account Details     | 214                        |
| 27/09/2022                       | AISP    | eBanking Balance Overview    | 1746                       |
| 27/09/2022                       | AISP    | eBanking Transaction History | 1589                       |
| 27/09/2022                       | PISP    | eBanking Payment             | 2376                       |
| 28/09/2022                       | AISP    | eBanking Account Details     | 285                        |
| 28/09/2022                       | AISP    | eBanking Balance Overview    | 1559                       |
| 28/09/2022                       | AISP    | eBanking Transaction History | 1440                       |
| 28/09/2022                       | PISP    | eBanking Payment             | 2445                       |
| 29/09/2022                       | AISP    | eBanking Account Details     | 226                        |
| 29/09/2022                       | AISP    | eBanking Balance Overview    | 1165                       |
| 29/09/2022                       | AISP    | eBanking Transaction History | 1861                       |
| 29/09/2022                       | PISP    | eBanking Payment             | 2389                       |
| 30/09/2022                       | AISP    | eBanking Account Details     | 300                        |
| 30/09/2022                       | AISP    | eBanking Balance Overview    | 1330                       |
| 30/09/2022                       | AISP    | eBanking Transaction History | 1325                       |
| 30/09/2022                       | PISP    | eBanking Payment             | 2163                       |

## 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: 01/07/2022 - 30/09/2022**

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

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

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

| <b>Payments services user interface daily availability</b> |                |                   |                     |
|--|----------------|-------------------|---------------------|
| <b>Date</b>  | <b>Channel</b> | <b>Uptime (%)</b> | <b>Downtime (%)</b> |
| 29/09/2022   | eBanking       | 100.00 %          | 0.00 %              |

| <b>Bank's dedicated interface daily availability</b> |                |                   |                     |
|--|----------------|-------------------|---------------------|
| <b>Date</b>  | <b>Service</b> | <b>Uptime (%)</b> | <b>Downtime (%)</b> |
| 25/09/2022   | APIs           | 100.00 %          | 0.00 %              |
| 26/09/2022   | APIs           | 100.00 %          | 0.00 %              |
| 27/09/2022   | APIs           | 100.00 %          | 0.00 %              |
| 28/09/2022   | APIs           | 100.00 %          | 0.00 %              |
| 29/09/2022   | 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: 01/07/2022 - 30/09/2022**

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

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

| Date       | Error rate (%) |
|------------|----------------|
| 25/09/2022 | 0.00 %         |
| 26/09/2022 | 0.00 %         |
| 27/09/2022 | 0.00 %         |
| 28/09/2022 | 0.00 %         |
| 29/09/2022 | 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**

| <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                       |