



## THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/10/2023 - 31/12/2023

### General Information

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

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

### Summary of Quarterly Statistics

#### Availability

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

#### Quarterly Statistics

Uptime (%)	10	11	12
	October	November	December
APIs	100.00 %	100.00 %	100.00 %
eBanking	100.00 %	99.64 %	100.00 %

  

Downtime (%)	10	11	12
	October	November	December
APIs	0.00 %	0.00 %	0.00 %
eBanking	0.00 %	0.36 %	0.00 %

#### Performance

Based on EBA's Guidelines, cddb bank 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: 01/10/2023 - 31/12/2023

Quarterly Statistics

<b>AISP Response time (ms)</b>		<b>10</b>	<b>11</b>	<b>12</b>
		<b>October</b>	<b>November</b>	<b>December</b>
<b>APIs</b>		0	0	0
<b>eBanking</b>		8327	7459	7003

  

<b>PISP Response time (ms)</b>		<b>10</b>	<b>11</b>	<b>12</b>
		<b>October</b>	<b>November</b>	<b>December</b>
<b>APIs</b>		0	0	0
<b>eBanking</b>		1206	1208	1160

  

<b>CoF Response time (ms)</b>		<b>10</b>	<b>11</b>	<b>12</b>
		<b>October</b>	<b>November</b>	<b>December</b>
<b>APIs</b>		0	0	0

  

<b>Error Rate (%)</b>		<b>10</b>	<b>11</b>	<b>12</b>
		<b>October</b>	<b>November</b>	<b>December</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
01/10/2023	0	156	0	1146	0	1083	0	1127	0
02/10/2023	0	212	0	1643	0	6091	0	960	0
03/10/2023	0	187	0	1639	0	2702	0	972	0
04/10/2023	0	184	0	1896	0	3239	0	997	0
05/10/2023	0	193	0	1617	0	4222	0	1059	0
06/10/2023	0	200	0	1560	0	2936	0	932	0
07/10/2023	0	0	0	764	0	1086	0	1102	0
08/10/2023	0	268	0	999	0	773	0	2098	0
09/10/2023	0	190	0	1724	0	4003	0	974	0
10/10/2023	0	193	0	1535	0	3114	0	1005	0
11/10/2023	0	170	0	1457	0	6599	0	1119	0
12/10/2023	0	162	0	1623	0	2032	0	938	0
13/10/2023	0	173	0	1656	0	3279	0	931	0
14/10/2023	0	220	0	736	0	1673	0	1103	0
15/10/2023	0	130	0	868	0	836	0	1112	0
16/10/2023	0	216	0	1510	0	5106	0	1044	0
17/10/2023	0	179	0	1500	0	4692	0	1014	0
18/10/2023	0	166	0	1754	0	3613	0	936	0
19/10/2023	0	192	0	1837	0	2883	0	998	0
20/10/2023	0	179	0	1506	0	3818	0	943	0
21/10/2023	0	179	0	844	0	733	0	1187	0
22/10/2023	0	221	0	714	0	1246	0	1118	0
23/10/2023	0	171	0	1998	0	4714	0	907	0
24/10/2023	0	184	0	1808	0	7019	0	972	0
25/10/2023	0	173	0	1752	0	6245	0	1022	0
26/10/2023	0	179	0	1830	0	5735	0	1022	0
27/10/2023	0	182	0	1570	0	4416	0	1036	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
28/10/2023	0	821	0	1024	0	975	0	991	0
29/10/2023	0	282	0	726	0	2729	0	1061	0
30/10/2023	0	238	0	1548	0	2908	0	1047	0
31/10/2023	0	192	0	1542	0	3858	0	1026	0
01/11/2023	0	206	0	1486	0	4081	0	976	0
02/11/2023	0	206	0	1556	0	4634	0	1004	0
03/11/2023	0	178	0	1582	0	3542	0	1006	0
04/11/2023	0	174	0	846	0	1718	0	1017	0
05/11/2023	0	418	0	755	0	879	0	1238	0
06/11/2023	0	186	0	1738	0	2761	0	1062	0
07/11/2023	0	261	0	1770	0	4893	0	1364	0
08/11/2023	0	179	0	1657	0	6845	0	1109	0
09/11/2023	0	182	0	1722	0	3405	0	1035	0
10/11/2023	0	174	0	1382	0	3147	0	952	0
11/11/2023	0	193	0	975	0	811	0	1100	0
12/11/2023	0	209	0	663	0	1560	0	1099	0
13/11/2023	0	224	0	1673	0	3362	0	977	0
14/11/2023	0	153	0	1542	0	3403	0	1059	0
15/11/2023	0	163	0	1426	0	2818	0	978	0
16/11/2023	0	167	0	1812	0	3570	0	1082	0
17/11/2023	0	169	0	2107	0	2986	0	934	0
18/11/2023	0	413	0	895	0	594	0	1024	0
19/11/2023	0	482	0	997	0	6459	0	1108	0
20/11/2023	0	167	0	1642	0	4752	0	1078	0
21/11/2023	0	155	0	1950	0	2943	0	1034	0
22/11/2023	0	198	0	1938	0	4347	0	996	0
23/11/2023	0	160	0	2114	0	2925	0	1012	0
24/11/2023	0	194	0	1467	0	2837	0	1077	0
25/11/2023	0	238	0	1063	0	1370	0	1066	0
26/11/2023	0	191	0	685	0	1268	0	1002	0
27/11/2023	0	197	0	1474	0	3142	0	1014	0
28/11/2023	0	258	0	2010	0	3213	0	1103	0
29/11/2023	0	186	0	1830	0	3307	0	992	0
30/11/2023	0	211	0	1697	0	3178	0	987	0
01/12/2023	0	202	0	1771	0	3501	0	972	0
02/12/2023	0	411	0	615	0	766	0	979	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
03/12/2023	0	153	0	785	0	888	0	944	0
04/12/2023	0	174	0	1753	0	6117	0	940	0
05/12/2023	0	186	0	1806	0	4150	0	972	0
06/12/2023	0	149	0	1751	0	3336	0	1014	0
07/12/2023	0	211	0	1726	0	3110	0	1109	0
08/12/2023	0	179	0	1649	0	1934	0	953	0
09/12/2023	0	256	0	769	0	938	0	1144	0
10/12/2023	0	141	0	742	0	760	0	966	0
11/12/2023	0	173	0	1653	0	5063	0	967	0
12/12/2023	0	185	0	1812	0	2849	0	1029	0
13/12/2023	0	205	0	1730	0	3109	0	1048	0
14/12/2023	0	230	0	1729	0	2753	0	1018	0
15/12/2023	0	170	0	1690	0	4684	0	1029	0
16/12/2023	0	237	0	706	0	1940	0	1107	0
17/12/2023	0	215	0	629	0	695	0	1183	0
18/12/2023	0	192	0	2092	0	5183	0	968	0
19/12/2023	0	225	0	1985	0	3159	0	1107	0
20/12/2023	0	222	0	1972	0	4808	0	1029	0
21/12/2023	0	189	0	1639	0	2407	0	996	0
22/12/2023	0	179	0	1529	0	2873	0	975	0
23/12/2023	0	372	0	696	0	1496	0	1162	0
24/12/2023	0	153	0	644	0	681	0	937	0
25/12/2023	0	148	0	642	0	2149	0	1090	0
26/12/2023	0	148	0	815	0	691	0	1216	0
27/12/2023	0	193	0	1307	0	3735	0	1049	0
28/12/2023	0	205	0	2014	0	5309	0	1121	0
29/12/2023	0	183	0	1251	0	2062	0	1066	0
30/12/2023	0	197	0	949	0	845	0	1222	0
31/12/2023		535		970		640		1337	

**THE CYPRUS DEVELOPMENT BANK PC LTD**

**Report Start Date: 01/10/2023**

**Report End Date: 31/12/2023**

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

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
01/10/2023	AISP	eBanking Account Details	156
01/10/2023	AISP	eBanking Balance Overview	1146
01/10/2023	AISP	eBanking Transaction History	1083
01/10/2023	PISP	eBanking Payment	1127
02/10/2023	AISP	eBanking Account Details	212
02/10/2023	AISP	eBanking Balance Overview	1643
02/10/2023	AISP	eBanking Transaction History	6091
02/10/2023	PISP	eBanking Payment	960
03/10/2023	AISP	eBanking Account Details	187
03/10/2023	AISP	eBanking Balance Overview	1639
03/10/2023	AISP	eBanking Transaction History	2702
03/10/2023	PISP	eBanking Payment	972
04/10/2023	AISP	eBanking Account Details	184
04/10/2023	AISP	eBanking Balance Overview	1896
04/10/2023	AISP	eBanking Transaction History	3239
04/10/2023	PISP	eBanking Payment	997
05/10/2023	AISP	eBanking Account Details	193
05/10/2023	AISP	eBanking Balance Overview	1617
05/10/2023	AISP	eBanking Transaction History	4222
05/10/2023	PISP	eBanking Payment	1059
06/10/2023	AISP	eBanking Account Details	200

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/10/2023	AISP	eBanking Balance Overview	1560
06/10/2023	AISP	eBanking Transaction History	2936
06/10/2023	PISP	eBanking Payment	932
07/10/2023	AISP	eBanking Balance Overview	764
07/10/2023	AISP	eBanking Transaction History	1086
07/10/2023	PISP	eBanking Payment	1102
08/10/2023	AISP	eBanking Account Details	268
08/10/2023	AISP	eBanking Balance Overview	999
08/10/2023	AISP	eBanking Transaction History	773
08/10/2023	PISP	eBanking Payment	2098
09/10/2023	AISP	eBanking Account Details	190
09/10/2023	AISP	eBanking Balance Overview	1724
09/10/2023	AISP	eBanking Transaction History	4003
09/10/2023	PISP	eBanking Payment	974
10/10/2023	AISP	eBanking Account Details	193
10/10/2023	AISP	eBanking Balance Overview	1535
10/10/2023	AISP	eBanking Transaction History	3114
10/10/2023	PISP	eBanking Payment	1005
11/10/2023	AISP	eBanking Account Details	170
11/10/2023	AISP	eBanking Balance Overview	1457
11/10/2023	AISP	eBanking Transaction History	6599
11/10/2023	PISP	eBanking Payment	1119
12/10/2023	AISP	eBanking Account Details	162
12/10/2023	AISP	eBanking Balance Overview	1623
12/10/2023	AISP	eBanking Transaction History	2032
12/10/2023	PISP	eBanking Payment	938
13/10/2023	AISP	eBanking Account Details	173
13/10/2023	AISP	eBanking Balance Overview	1656
13/10/2023	AISP	eBanking Transaction History	3279
13/10/2023	PISP	eBanking Payment	931

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
14/10/2023	AISP	eBanking Account Details	220
14/10/2023	AISP	eBanking Balance Overview	736
14/10/2023	AISP	eBanking Transaction History	1673
14/10/2023	PISP	eBanking Payment	1103
15/10/2023	AISP	eBanking Account Details	130
15/10/2023	AISP	eBanking Balance Overview	868
15/10/2023	AISP	eBanking Transaction History	836
15/10/2023	PISP	eBanking Payment	1112
16/10/2023	AISP	eBanking Account Details	216
16/10/2023	AISP	eBanking Balance Overview	1510
16/10/2023	AISP	eBanking Transaction History	5106
16/10/2023	PISP	eBanking Payment	1044
17/10/2023	AISP	eBanking Account Details	179
17/10/2023	AISP	eBanking Balance Overview	1500
17/10/2023	AISP	eBanking Transaction History	4692
17/10/2023	PISP	eBanking Payment	1014
18/10/2023	AISP	eBanking Account Details	166
18/10/2023	AISP	eBanking Balance Overview	1754
18/10/2023	AISP	eBanking Transaction History	3613
18/10/2023	PISP	eBanking Payment	936
19/10/2023	AISP	eBanking Account Details	192
19/10/2023	AISP	eBanking Balance Overview	1837
19/10/2023	AISP	eBanking Transaction History	2883
19/10/2023	PISP	eBanking Payment	998
20/10/2023	AISP	eBanking Account Details	179
20/10/2023	AISP	eBanking Balance Overview	1506
20/10/2023	AISP	eBanking Transaction History	3818
20/10/2023	PISP	eBanking Payment	943
21/10/2023	AISP	eBanking Account Details	179
21/10/2023	AISP	eBanking Balance Overview	844



Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/10/2023	AISP	eBanking Transaction History	733
21/10/2023	PISP	eBanking Payment	1187
22/10/2023	AISP	eBanking Account Details	221
22/10/2023	AISP	eBanking Balance Overview	714
22/10/2023	AISP	eBanking Transaction History	1246
22/10/2023	PISP	eBanking Payment	1118
23/10/2023	AISP	eBanking Account Details	171
23/10/2023	AISP	eBanking Balance Overview	1998
23/10/2023	AISP	eBanking Transaction History	4714
23/10/2023	PISP	eBanking Payment	907
24/10/2023	AISP	eBanking Account Details	184
24/10/2023	AISP	eBanking Balance Overview	1808
24/10/2023	AISP	eBanking Transaction History	7019
24/10/2023	PISP	eBanking Payment	972
25/10/2023	AISP	eBanking Account Details	173
25/10/2023	AISP	eBanking Balance Overview	1752
25/10/2023	AISP	eBanking Transaction History	6245
25/10/2023	PISP	eBanking Payment	1022
26/10/2023	AISP	eBanking Account Details	179
26/10/2023	AISP	eBanking Balance Overview	1830
26/10/2023	AISP	eBanking Transaction History	5735
26/10/2023	PISP	eBanking Payment	1022
27/10/2023	AISP	eBanking Account Details	182
27/10/2023	AISP	eBanking Balance Overview	1570
27/10/2023	AISP	eBanking Transaction History	4416
27/10/2023	PISP	eBanking Payment	1036
28/10/2023	AISP	eBanking Account Details	821
28/10/2023	AISP	eBanking Balance Overview	1024
28/10/2023	AISP	eBanking Transaction History	975
28/10/2023	PISP	eBanking Payment	991

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
29/10/2023	AISP	eBanking Account Details	282
29/10/2023	AISP	eBanking Balance Overview	726
29/10/2023	AISP	eBanking Transaction History	2729
29/10/2023	PISP	eBanking Payment	1061
30/10/2023	AISP	eBanking Account Details	238
30/10/2023	AISP	eBanking Balance Overview	1548
30/10/2023	AISP	eBanking Transaction History	2908
30/10/2023	PISP	eBanking Payment	1047
31/10/2023	AISP	eBanking Account Details	192
31/10/2023	AISP	eBanking Balance Overview	1542
31/10/2023	AISP	eBanking Transaction History	3858
31/10/2023	PISP	eBanking Payment	1026
01/11/2023	AISP	eBanking Account Details	206
01/11/2023	AISP	eBanking Balance Overview	1486
01/11/2023	AISP	eBanking Transaction History	4081
01/11/2023	PISP	eBanking Payment	976
02/11/2023	AISP	eBanking Account Details	206
02/11/2023	AISP	eBanking Balance Overview	1556
02/11/2023	AISP	eBanking Transaction History	4634
02/11/2023	PISP	eBanking Payment	1004
03/11/2023	AISP	eBanking Account Details	178
03/11/2023	AISP	eBanking Balance Overview	1582
03/11/2023	AISP	eBanking Transaction History	3542
03/11/2023	PISP	eBanking Payment	1006
04/11/2023	AISP	eBanking Account Details	174
04/11/2023	AISP	eBanking Balance Overview	846
04/11/2023	AISP	eBanking Transaction History	1718
04/11/2023	PISP	eBanking Payment	1017
05/11/2023	AISP	eBanking Account Details	418
05/11/2023	AISP	eBanking Balance Overview	755

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/11/2023	AISP	eBanking Transaction History	879
05/11/2023	PISP	eBanking Payment	1238
06/11/2023	AISP	eBanking Account Details	186
06/11/2023	AISP	eBanking Balance Overview	1738
06/11/2023	AISP	eBanking Transaction History	2761
06/11/2023	PISP	eBanking Payment	1062
07/11/2023	AISP	eBanking Account Details	261
07/11/2023	AISP	eBanking Balance Overview	1770
07/11/2023	AISP	eBanking Transaction History	4893
07/11/2023	PISP	eBanking Payment	1364
08/11/2023	AISP	eBanking Account Details	179
08/11/2023	AISP	eBanking Balance Overview	1657
08/11/2023	AISP	eBanking Transaction History	6845
08/11/2023	PISP	eBanking Payment	1109
09/11/2023	AISP	eBanking Account Details	182
09/11/2023	AISP	eBanking Balance Overview	1722
09/11/2023	AISP	eBanking Transaction History	3405
09/11/2023	PISP	eBanking Payment	1035
10/11/2023	AISP	eBanking Account Details	174
10/11/2023	AISP	eBanking Balance Overview	1382
10/11/2023	AISP	eBanking Transaction History	3147
10/11/2023	PISP	eBanking Payment	952
11/11/2023	AISP	eBanking Account Details	193
11/11/2023	AISP	eBanking Balance Overview	975
11/11/2023	AISP	eBanking Transaction History	811
11/11/2023	PISP	eBanking Payment	1100
12/11/2023	AISP	eBanking Account Details	209
12/11/2023	AISP	eBanking Balance Overview	663
12/11/2023	AISP	eBanking Transaction History	1560
12/11/2023	PISP	eBanking Payment	1099

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/11/2023	AISP	eBanking Account Details	224
13/11/2023	AISP	eBanking Balance Overview	1673
13/11/2023	AISP	eBanking Transaction History	3362
13/11/2023	PISP	eBanking Payment	977
14/11/2023	AISP	eBanking Account Details	153
14/11/2023	AISP	eBanking Balance Overview	1542
14/11/2023	AISP	eBanking Transaction History	3403
14/11/2023	PISP	eBanking Payment	1059
15/11/2023	AISP	eBanking Account Details	163
15/11/2023	AISP	eBanking Balance Overview	1426
15/11/2023	AISP	eBanking Transaction History	2818
15/11/2023	PISP	eBanking Payment	978
16/11/2023	AISP	eBanking Account Details	167
16/11/2023	AISP	eBanking Balance Overview	1812
16/11/2023	AISP	eBanking Transaction History	3570
16/11/2023	PISP	eBanking Payment	1082
17/11/2023	AISP	eBanking Account Details	169
17/11/2023	AISP	eBanking Balance Overview	2107
17/11/2023	AISP	eBanking Transaction History	2986
17/11/2023	PISP	eBanking Payment	934
18/11/2023	AISP	eBanking Account Details	413
18/11/2023	AISP	eBanking Balance Overview	895
18/11/2023	AISP	eBanking Transaction History	594
18/11/2023	PISP	eBanking Payment	1024
19/11/2023	AISP	eBanking Account Details	482
19/11/2023	AISP	eBanking Balance Overview	997
19/11/2023	AISP	eBanking Transaction History	6459
19/11/2023	PISP	eBanking Payment	1108
20/11/2023	AISP	eBanking Account Details	167
20/11/2023	AISP	eBanking Balance Overview	1642

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/11/2023	AISP	eBanking Transaction History	4752
20/11/2023	PISP	eBanking Payment	1078
21/11/2023	AISP	eBanking Account Details	155
21/11/2023	AISP	eBanking Balance Overview	1950
21/11/2023	AISP	eBanking Transaction History	2943
21/11/2023	PISP	eBanking Payment	1034
22/11/2023	AISP	eBanking Account Details	198
22/11/2023	AISP	eBanking Balance Overview	1938
22/11/2023	AISP	eBanking Transaction History	4347
22/11/2023	PISP	eBanking Payment	996
23/11/2023	AISP	eBanking Account Details	160
23/11/2023	AISP	eBanking Balance Overview	2114
23/11/2023	AISP	eBanking Transaction History	2925
23/11/2023	PISP	eBanking Payment	1012
24/11/2023	AISP	eBanking Account Details	194
24/11/2023	AISP	eBanking Balance Overview	1467
24/11/2023	AISP	eBanking Transaction History	2837
24/11/2023	PISP	eBanking Payment	1077
25/11/2023	AISP	eBanking Account Details	238
25/11/2023	AISP	eBanking Balance Overview	1063
25/11/2023	AISP	eBanking Transaction History	1370
25/11/2023	PISP	eBanking Payment	1066
26/11/2023	AISP	eBanking Account Details	191
26/11/2023	AISP	eBanking Balance Overview	685
26/11/2023	AISP	eBanking Transaction History	1268
26/11/2023	PISP	eBanking Payment	1002
27/11/2023	AISP	eBanking Account Details	197
27/11/2023	AISP	eBanking Balance Overview	1474
27/11/2023	AISP	eBanking Transaction History	3142
27/11/2023	PISP	eBanking Payment	1014

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/11/2023	AISP	eBanking Account Details	258
28/11/2023	AISP	eBanking Balance Overview	2010
28/11/2023	AISP	eBanking Transaction History	3213
28/11/2023	PISP	eBanking Payment	1103
29/11/2023	AISP	eBanking Account Details	186
29/11/2023	AISP	eBanking Balance Overview	1830
29/11/2023	AISP	eBanking Transaction History	3307
29/11/2023	PISP	eBanking Payment	992
30/11/2023	AISP	eBanking Account Details	211
30/11/2023	AISP	eBanking Balance Overview	1697
30/11/2023	AISP	eBanking Transaction History	3178
30/11/2023	PISP	eBanking Payment	987
01/12/2023	AISP	eBanking Account Details	202
01/12/2023	AISP	eBanking Balance Overview	1771
01/12/2023	AISP	eBanking Transaction History	3501
01/12/2023	PISP	eBanking Payment	972
02/12/2023	AISP	eBanking Account Details	411
02/12/2023	AISP	eBanking Balance Overview	615
02/12/2023	AISP	eBanking Transaction History	766
02/12/2023	PISP	eBanking Payment	979
03/12/2023	AISP	eBanking Account Details	153
03/12/2023	AISP	eBanking Balance Overview	785
03/12/2023	AISP	eBanking Transaction History	888
03/12/2023	PISP	eBanking Payment	944
04/12/2023	AISP	eBanking Account Details	174
04/12/2023	AISP	eBanking Balance Overview	1753
04/12/2023	AISP	eBanking Transaction History	6117
04/12/2023	PISP	eBanking Payment	940
05/12/2023	AISP	eBanking Account Details	186
05/12/2023	AISP	eBanking Balance Overview	1806

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/12/2023	AISP	eBanking Transaction History	4150
05/12/2023	PISP	eBanking Payment	972
06/12/2023	AISP	eBanking Account Details	149
06/12/2023	AISP	eBanking Balance Overview	1751
06/12/2023	AISP	eBanking Transaction History	3336
06/12/2023	PISP	eBanking Payment	1014
07/12/2023	AISP	eBanking Account Details	211
07/12/2023	AISP	eBanking Balance Overview	1726
07/12/2023	AISP	eBanking Transaction History	3110
07/12/2023	PISP	eBanking Payment	1109
08/12/2023	AISP	eBanking Account Details	179
08/12/2023	AISP	eBanking Balance Overview	1649
08/12/2023	AISP	eBanking Transaction History	1934
08/12/2023	PISP	eBanking Payment	953
09/12/2023	AISP	eBanking Account Details	256
09/12/2023	AISP	eBanking Balance Overview	769
09/12/2023	AISP	eBanking Transaction History	938
09/12/2023	PISP	eBanking Payment	1144
10/12/2023	AISP	eBanking Account Details	141
10/12/2023	AISP	eBanking Balance Overview	742
10/12/2023	AISP	eBanking Transaction History	760
10/12/2023	PISP	eBanking Payment	966
11/12/2023	AISP	eBanking Account Details	173
11/12/2023	AISP	eBanking Balance Overview	1653
11/12/2023	AISP	eBanking Transaction History	5063
11/12/2023	PISP	eBanking Payment	967
12/12/2023	AISP	eBanking Account Details	185
12/12/2023	AISP	eBanking Balance Overview	1812
12/12/2023	AISP	eBanking Transaction History	2849
12/12/2023	PISP	eBanking Payment	1029

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/12/2023	AISP	eBanking Account Details	205
13/12/2023	AISP	eBanking Balance Overview	1730
13/12/2023	AISP	eBanking Transaction History	3109
13/12/2023	PISP	eBanking Payment	1048
14/12/2023	AISP	eBanking Account Details	230
14/12/2023	AISP	eBanking Balance Overview	1729
14/12/2023	AISP	eBanking Transaction History	2753
14/12/2023	PISP	eBanking Payment	1018
15/12/2023	AISP	eBanking Account Details	170
15/12/2023	AISP	eBanking Balance Overview	1690
15/12/2023	AISP	eBanking Transaction History	4684
15/12/2023	PISP	eBanking Payment	1029
16/12/2023	AISP	eBanking Account Details	237
16/12/2023	AISP	eBanking Balance Overview	706
16/12/2023	AISP	eBanking Transaction History	1940
16/12/2023	PISP	eBanking Payment	1107
17/12/2023	AISP	eBanking Account Details	215
17/12/2023	AISP	eBanking Balance Overview	629
17/12/2023	AISP	eBanking Transaction History	695
17/12/2023	PISP	eBanking Payment	1183
18/12/2023	AISP	eBanking Account Details	192
18/12/2023	AISP	eBanking Balance Overview	2092
18/12/2023	AISP	eBanking Transaction History	5183
18/12/2023	PISP	eBanking Payment	968
19/12/2023	AISP	eBanking Account Details	225
19/12/2023	AISP	eBanking Balance Overview	1985
19/12/2023	AISP	eBanking Transaction History	3159
19/12/2023	PISP	eBanking Payment	1107
20/12/2023	AISP	eBanking Account Details	222
20/12/2023	AISP	eBanking Balance Overview	1972



**Payments services user interface**

<b>Date</b>	<b>Service</b>	<b>Endpoint name</b>	<b>Average Response time (ms)</b>
20/12/2023	AISP	eBanking Transaction History	4808
20/12/2023	PISP	eBanking Payment	1029
21/12/2023	AISP	eBanking Account Details	189
21/12/2023	AISP	eBanking Balance Overview	1639
21/12/2023	AISP	eBanking Transaction History	2407
21/12/2023	PISP	eBanking Payment	996
22/12/2023	AISP	eBanking Account Details	179
22/12/2023	AISP	eBanking Balance Overview	1529
22/12/2023	AISP	eBanking Transaction History	2873
22/12/2023	PISP	eBanking Payment	975
23/12/2023	AISP	eBanking Account Details	372
23/12/2023	AISP	eBanking Balance Overview	696
23/12/2023	AISP	eBanking Transaction History	1496
23/12/2023	PISP	eBanking Payment	1162
24/12/2023	AISP	eBanking Account Details	153
24/12/2023	AISP	eBanking Balance Overview	644
24/12/2023	AISP	eBanking Transaction History	681
24/12/2023	PISP	eBanking Payment	937
25/12/2023	AISP	eBanking Account Details	148
25/12/2023	AISP	eBanking Balance Overview	642
25/12/2023	AISP	eBanking Transaction History	2149
25/12/2023	PISP	eBanking Payment	1090
26/12/2023	AISP	eBanking Account Details	148
26/12/2023	AISP	eBanking Balance Overview	815
26/12/2023	AISP	eBanking Transaction History	691
26/12/2023	PISP	eBanking Payment	1216
27/12/2023	AISP	eBanking Account Details	193
27/12/2023	AISP	eBanking Balance Overview	1307
27/12/2023	AISP	eBanking Transaction History	3735
27/12/2023	PISP	eBanking Payment	1049

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/12/2023	AISP	eBanking Account Details	205
28/12/2023	AISP	eBanking Balance Overview	2014
28/12/2023	AISP	eBanking Transaction History	5309
28/12/2023	PISP	eBanking Payment	1121
29/12/2023	AISP	eBanking Account Details	183
29/12/2023	AISP	eBanking Balance Overview	1251
29/12/2023	AISP	eBanking Transaction History	2062
29/12/2023	PISP	eBanking Payment	1066
30/12/2023	AISP	eBanking Account Details	197
30/12/2023	AISP	eBanking Balance Overview	949
30/12/2023	AISP	eBanking Transaction History	845
30/12/2023	PISP	eBanking Payment	1222
31/12/2023	AISP	eBanking Account Details	535
31/12/2023	AISP	eBanking Balance Overview	970
31/12/2023	AISP	eBanking Transaction History	640
31/12/2023	PISP	eBanking Payment	1337

## THE CYPRUS DEVELOPMENT BANK PC LTD

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

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

**Report Period: 01/10/2023 - 31/12/2023**

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

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/11/2023	eBanking	100.00 %	0.00 %
13/11/2023	eBanking	100.00 %	0.00 %
14/11/2023	eBanking	100.00 %	0.00 %
15/11/2023	eBanking	100.00 %	0.00 %
16/11/2023	eBanking	100.00 %	0.00 %
17/11/2023	eBanking	100.00 %	0.00 %
18/11/2023	eBanking	100.00 %	0.00 %
19/11/2023	eBanking	100.00 %	0.00 %
20/11/2023	eBanking	100.00 %	0.00 %
21/11/2023	eBanking	100.00 %	0.00 %
22/11/2023	eBanking	100.00 %	0.00 %
23/11/2023	eBanking	100.00 %	0.00 %
24/11/2023	eBanking	100.00 %	0.00 %
25/11/2023	eBanking	100.00 %	0.00 %
26/11/2023	eBanking	100.00 %	0.00 %
27/11/2023	eBanking	100.00 %	0.00 %
28/11/2023	eBanking	99.89 %	0.11 %
29/11/2023	eBanking	100.00 %	0.00 %
30/11/2023	eBanking	100.00 %	0.00 %
01/12/2023	eBanking	100.00 %	0.00 %
02/12/2023	eBanking	100.00 %	0.00 %
03/12/2023	eBanking	100.00 %	0.00 %
04/12/2023	eBanking	100.00 %	0.00 %
05/12/2023	eBanking	100.00 %	0.00 %
06/12/2023	eBanking	100.00 %	0.00 %
07/12/2023	eBanking	100.00 %	0.00 %
08/12/2023	eBanking	100.00 %	0.00 %
09/12/2023	eBanking	100.00 %	0.00 %
10/12/2023	eBanking	100.00 %	0.00 %
11/12/2023	eBanking	100.00 %	0.00 %
12/12/2023	eBanking	100.00 %	0.00 %
13/12/2023	eBanking	100.00 %	0.00 %
14/12/2023	eBanking	100.00 %	0.00 %
15/12/2023	eBanking	100.00 %	0.00 %
16/12/2023	eBanking	100.00 %	0.00 %
17/12/2023	eBanking	100.00 %	0.00 %
18/12/2023	eBanking	100.00 %	0.00 %
19/12/2023	eBanking	100.00 %	0.00 %
20/12/2023	eBanking	100.00 %	0.00 %
21/12/2023	eBanking	100.00 %	0.00 %
22/12/2023	eBanking	100.00 %	0.00 %
23/12/2023	eBanking	100.00 %	0.00 %
24/12/2023	eBanking	100.00 %	0.00 %
25/12/2023	eBanking	100.00 %	0.00 %
26/12/2023	eBanking	100.00 %	0.00 %
27/12/2023	eBanking	100.00 %	0.00 %
28/12/2023	eBanking	100.00 %	0.00 %
29/12/2023	eBanking	100.00 %	0.00 %

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

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
30/12/2023	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
26/12/2023	APIs	100.00 %	0.00 %
27/12/2023	APIs	100.00 %	0.00 %
28/12/2023	APIs	100.00 %	0.00 %
29/12/2023	APIs	100.00 %	0.00 %
30/12/2023	APIs	100.00 %	0.00 %

## THE CYPRUS DEVELOPMENT BANK PC LTD

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

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

**Report Period: 01/10/2023 - 31/12/2023**

Date	Error rate (%)
07/06/2022	
05/07/2022	
09/08/2022	
19/08/2022	
22/08/2022	
23/08/2022	
29/08/2022	
27/09/2022	
28/08/2023	100.00 %
01/10/2023	0.00 %
02/10/2023	0.00 %
03/10/2023	0.00 %
04/10/2023	0.00 %
05/10/2023	0.00 %
06/10/2023	0.00 %
07/10/2023	0.00 %
08/10/2023	0.00 %
09/10/2023	0.00 %
10/10/2023	0.00 %
11/10/2023	0.00 %
12/10/2023	0.00 %
13/10/2023	0.00 %
14/10/2023	0.00 %
15/10/2023	0.00 %
16/10/2023	0.00 %
17/10/2023	0.00 %
18/10/2023	0.00 %
19/10/2023	0.00 %
20/10/2023	0.00 %
21/10/2023	0.00 %
22/10/2023	0.00 %
23/10/2023	0.00 %
24/10/2023	0.00 %
25/10/2023	0.00 %
26/10/2023	0.00 %
27/10/2023	0.00 %
28/10/2023	0.00 %
29/10/2023	0.00 %
30/10/2023	0.00 %
31/10/2023	0.00 %

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

Date	Error rate (%)
18/12/2023	0.00 %
19/12/2023	0.00 %
20/12/2023	0.00 %
21/12/2023	0.00 %
22/12/2023	0.00 %
23/12/2023	0.00 %
24/12/2023	0.00 %
25/12/2023	0.00 %
26/12/2023	0.00 %
27/12/2023	0.00 %
28/12/2023	0.00 %
29/12/2023	0.00 %
30/12/2023	0.00 %



## THE CYPRUS DEVELOPMENT BANK PC LTD

### CALCULATIONS

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

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

## **ABBREVIATIONS**

<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