

# THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/10/2024 - 31/12/2024

## General Information

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

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

## Summary of Quarterly Statistics

### Availability

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

### Quarterly Statistics

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

  

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

### Performance

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

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

# THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/10/2024 - 31/12/2024

## 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>		9568	13298	9607

  

<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>		1686	1656	1580

  

<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
01/10/2024	0	219	0	796	0	2961	0	1449	0
02/10/2024	0	254	0	1604	0	6620	0	1323	0
03/10/2024	0	210	0	1369	0	6510	0	1306	0
04/10/2024	0	199	0	1469	0	3187	0	1310	0
05/10/2024	0	190	0	753	0	2230	0	1226	0
06/10/2024	0	181	0	806	0	778	0	2453	0
07/10/2024	0	206	0	1681	0	3751	0	1302	0
08/10/2024	0	230	0	1600	0	6997	0	1238	0
09/10/2024	0	265	0	2037	0	4996	0	1527	0
10/10/2024	0	284	0	1526	0	4416	0	1523	0
11/10/2024	0	225	0	1374	0	3988	0	1224	0
12/10/2024	0	191	0	732	0	1187	0	1387	0
13/10/2024	0	200	0	796	0	2442	0	1441	0
14/10/2024	0	254	0	1736	0	4511	0	1605	0
15/10/2024	0	303	0	1989	0	4832	0	1779	0
16/10/2024	0	311	0	1875	0	5885	0	1823	0
17/10/2024	0	275	0	1774	0	3421	0	1716	0
18/10/2024	0	291	0	1709	0	5155	0	1650	0
19/10/2024	0	258	0	1261	0	751	0	1965	0
20/10/2024	0	219	0	1302	0	1148	0	1791	0
21/10/2024	0	286	0	1952	0	6255	0	1764	0
22/10/2024	0	248	0	2078	0	6496	0	1619	0
23/10/2024	0	372	0	1961	0	6560	0	1632	0
24/10/2024	0	278	0	1781	0	3896	0	1677	0
25/10/2024	0	267	0	1893	0	3716	0	1527	0
26/10/2024	0	232	0	752	0	2390	0	1448	0
27/10/2024	0	164	0	698	0	724	0	1432	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
28/10/2024	0	157	0	763	0	1407	0	1281	0
29/10/2024	0	273	0	1787	0	5451	0	1709	0
30/10/2024	0	332	0	2000	0	5186	0	1678	0
31/10/2024	0	269	0	1751	0	5464	0	1619	0
01/11/2024	0	298	0	1756	0	5304	0	1552	0
02/11/2024	0	225	0	1006	0	1392	0	1967	0
03/11/2024	0	422	0	1282	0	2262	0	1876	0
04/11/2024	0	373	0	1930	0	8306	0	1674	0
05/11/2024	0	297	0	1705	0	5651	0	1803	0
06/11/2024	0	280	0	1714	0	7115	0	1723	0
07/11/2024	0	269	0	1854	0	5682	0	1586	0
08/11/2024	0	274	0	1796	0	5950	0	1538	0
09/11/2024	0	305	0	1093	0	1011	0	1739	0
10/11/2024	0	238	0	1118	0	1020	0	1720	0
11/11/2024	0	327	0	1866	0	9829	0	1609	0
12/11/2024	0	289	0	1854	0	7832	0	1590	0
13/11/2024	0	336	0	2039	0	6501	0	1568	0
14/11/2024	0	238	0	1528	0	5166	0	1378	0
15/11/2024	0	286	0	1985	0	3560	0	1571	0
16/11/2024	0	348	0	1307	0	1471	0	1755	0
17/11/2024	0	272	0	1323	0	1755	0	1831	0
18/11/2024	0	298	0	2004	0	9057	0	1576	0
19/11/2024	0	267	0	2087	0	4428	0	1622	0
20/11/2024	0	230	0	1370	0	7285	0	1324	0
21/11/2024	0	247	0	1335	0	7786	0	1229	0
22/11/2024	0	198	0	1429	0	4259	0	1241	0
23/11/2024	0	317	0	796	0	1102	0	1417	0
24/11/2024	0	150	0	778	0	1645	0	1338	0
25/11/2024	0	324	0	2178	0	11658	0	1480	0
26/11/2024	0	250	0	1593	0	10608	0	1425	0
27/11/2024	0	254	0	1388	0	8567	0	1410	0
28/11/2024	0	222	0	1658	0	6363	0	1428	0
29/11/2024	0	242	0	1485	0	7158	0	1378	0
30/11/2024	0	222	0	737	0	1780	0	1398	0
01/12/2024	0	283	0	866	0	1547	0	1444	0
02/12/2024	0	221	0	1578	0	7678	0	1486	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
03/12/2024	0	258	0	1554	0	6014	0	1421	0
04/12/2024	0	204	0	1487	0	4966	0	1637	0
05/12/2024	0	244	0	1365	0	5068	0	1654	0
06/12/2024	0	218	0	1248	0	4151	0	1296	0
07/12/2024	0	216	0	850	0	929	0	1491	0
08/12/2024	0	189	0	1078	0	1162	0	1760	0
09/12/2024	0	309	0	1575	0	7441	0	1385	0
10/12/2024	0	223	0	1627	0	5007	0	1417	0
11/12/2024	0	213	0	1437	0	8477	0	1419	0
12/12/2024	0	198	0	1490	0	3750	0	1388	0
13/12/2024	0	264	0	1659	0	4471	0	1293	0
14/12/2024	0	219	0	848	0	708	0	1522	0
15/12/2024	0	234	0	805	0	834	0	1636	0
16/12/2024	0	219	0	1281	0	5785	0	1359	0
17/12/2024	0	254	0	1513	0	5521	0	1596	0
18/12/2024	0	237	0	1439	0	3653	0	1286	0
19/12/2024	0	266	0	1635	0	5167	0	1448	0
20/12/2024	0	239	0	1632	0	2819	0	1472	0
21/12/2024	0	249	0	834	0	2231	0	1498	0
22/12/2024	0	246	0	899	0	1037	0	1531	0
23/12/2024	0	231	0	1417	0	4418	0	1405	0
24/12/2024	0	205	0	1027	0	2667	0	1380	0
25/12/2024	0	204	0	677	0	1051	0	1489	0
26/12/2024	0	230	0	764	0	751	0	1450	0
27/12/2024	0	259	0	1210	0	7743	0	1383	0
28/12/2024	0	197	0	818	0	3404	0	1524	0
29/12/2024	0	248	0	1030	0	937	0	1842	0
30/12/2024	0	237	0	1279	0	3629	0	1421	0
31/12/2024		239		1142		3990		1271	

**THE CYPRUS DEVELOPMENT BANK PC LTD**

**Report Start Date: 01/10/2024**

**Report End Date: 31/12/2024**

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)
01/10/2024	AISP	eBanking Account Details	219
01/10/2024	AISP	eBanking Balance Overview	796
01/10/2024	AISP	eBanking Transaction History	2961
01/10/2024	PISP	eBanking Payment	1449
02/10/2024	AISP	eBanking Account Details	254
02/10/2024	AISP	eBanking Balance Overview	1604
02/10/2024	AISP	eBanking Transaction History	6620
02/10/2024	PISP	eBanking Payment	1323
03/10/2024	AISP	eBanking Account Details	210
03/10/2024	AISP	eBanking Balance Overview	1369
03/10/2024	AISP	eBanking Transaction History	6510
03/10/2024	PISP	eBanking Payment	1306
04/10/2024	AISP	eBanking Account Details	199
04/10/2024	AISP	eBanking Balance Overview	1469
04/10/2024	AISP	eBanking Transaction History	3187
04/10/2024	PISP	eBanking Payment	1310
05/10/2024	AISP	eBanking Account Details	190
05/10/2024	AISP	eBanking Balance Overview	753
05/10/2024	AISP	eBanking Transaction History	2230
05/10/2024	PISP	eBanking Payment	1226
06/10/2024	AISP	eBanking Account Details	181

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/10/2024	AISP	eBanking Balance Overview	806
06/10/2024	AISP	eBanking Transaction History	778
06/10/2024	PISP	eBanking Payment	2453
07/10/2024	AISP	eBanking Account Details	206
07/10/2024	AISP	eBanking Balance Overview	1681
07/10/2024	AISP	eBanking Transaction History	3751
07/10/2024	PISP	eBanking Payment	1302
08/10/2024	AISP	eBanking Account Details	230
08/10/2024	AISP	eBanking Balance Overview	1600
08/10/2024	AISP	eBanking Transaction History	6997
08/10/2024	PISP	eBanking Payment	1238
09/10/2024	AISP	eBanking Account Details	265
09/10/2024	AISP	eBanking Balance Overview	2037
09/10/2024	AISP	eBanking Transaction History	4996
09/10/2024	PISP	eBanking Payment	1527
10/10/2024	AISP	eBanking Account Details	284
10/10/2024	AISP	eBanking Balance Overview	1526
10/10/2024	AISP	eBanking Transaction History	4416
10/10/2024	PISP	eBanking Payment	1523
11/10/2024	AISP	eBanking Account Details	225
11/10/2024	AISP	eBanking Balance Overview	1374
11/10/2024	AISP	eBanking Transaction History	3988
11/10/2024	PISP	eBanking Payment	1224
12/10/2024	AISP	eBanking Account Details	191
12/10/2024	AISP	eBanking Balance Overview	732
12/10/2024	AISP	eBanking Transaction History	1187
12/10/2024	PISP	eBanking Payment	1387
13/10/2024	AISP	eBanking Account Details	200
13/10/2024	AISP	eBanking Balance Overview	796
13/10/2024	AISP	eBanking Transaction History	2442

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/10/2024	PISP	eBanking Payment	1441
14/10/2024	AISP	eBanking Account Details	254
14/10/2024	AISP	eBanking Balance Overview	1736
14/10/2024	AISP	eBanking Transaction History	4511
14/10/2024	PISP	eBanking Payment	1605
15/10/2024	AISP	eBanking Account Details	303
15/10/2024	AISP	eBanking Balance Overview	1989
15/10/2024	AISP	eBanking Transaction History	4832
15/10/2024	PISP	eBanking Payment	1779
16/10/2024	AISP	eBanking Account Details	311
16/10/2024	AISP	eBanking Balance Overview	1875
16/10/2024	AISP	eBanking Transaction History	5885
16/10/2024	PISP	eBanking Payment	1823
17/10/2024	AISP	eBanking Account Details	275
17/10/2024	AISP	eBanking Balance Overview	1774
17/10/2024	AISP	eBanking Transaction History	3421
17/10/2024	PISP	eBanking Payment	1716
18/10/2024	AISP	eBanking Account Details	291
18/10/2024	AISP	eBanking Balance Overview	1709
18/10/2024	AISP	eBanking Transaction History	5155
18/10/2024	PISP	eBanking Payment	1650
19/10/2024	AISP	eBanking Account Details	258
19/10/2024	AISP	eBanking Balance Overview	1261
19/10/2024	AISP	eBanking Transaction History	751
19/10/2024	PISP	eBanking Payment	1965
20/10/2024	AISP	eBanking Account Details	219
20/10/2024	AISP	eBanking Balance Overview	1302
20/10/2024	AISP	eBanking Transaction History	1148
20/10/2024	PISP	eBanking Payment	1791
21/10/2024	AISP	eBanking Account Details	286



Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/10/2024	AISP	eBanking Balance Overview	1952
21/10/2024	AISP	eBanking Transaction History	6255
21/10/2024	PISP	eBanking Payment	1764
22/10/2024	AISP	eBanking Account Details	248
22/10/2024	AISP	eBanking Balance Overview	2078
22/10/2024	AISP	eBanking Transaction History	6496
22/10/2024	PISP	eBanking Payment	1619
23/10/2024	AISP	eBanking Account Details	372
23/10/2024	AISP	eBanking Balance Overview	1961
23/10/2024	AISP	eBanking Transaction History	6560
23/10/2024	PISP	eBanking Payment	1632
24/10/2024	AISP	eBanking Account Details	278
24/10/2024	AISP	eBanking Balance Overview	1781
24/10/2024	AISP	eBanking Transaction History	3896
24/10/2024	PISP	eBanking Payment	1677
25/10/2024	AISP	eBanking Account Details	267
25/10/2024	AISP	eBanking Balance Overview	1893
25/10/2024	AISP	eBanking Transaction History	3716
25/10/2024	PISP	eBanking Payment	1527
26/10/2024	AISP	eBanking Account Details	232
26/10/2024	AISP	eBanking Balance Overview	752
26/10/2024	AISP	eBanking Transaction History	2390
26/10/2024	PISP	eBanking Payment	1448
27/10/2024	AISP	eBanking Account Details	164
27/10/2024	AISP	eBanking Balance Overview	698
27/10/2024	AISP	eBanking Transaction History	724
27/10/2024	PISP	eBanking Payment	1432
28/10/2024	AISP	eBanking Account Details	157
28/10/2024	AISP	eBanking Balance Overview	763
28/10/2024	AISP	eBanking Transaction History	1407

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/10/2024	PISP	eBanking Payment	1281
29/10/2024	AISP	eBanking Account Details	273
29/10/2024	AISP	eBanking Balance Overview	1787
29/10/2024	AISP	eBanking Transaction History	5451
29/10/2024	PISP	eBanking Payment	1709
30/10/2024	AISP	eBanking Account Details	332
30/10/2024	AISP	eBanking Balance Overview	2000
30/10/2024	AISP	eBanking Transaction History	5186
30/10/2024	PISP	eBanking Payment	1678
31/10/2024	AISP	eBanking Account Details	269
31/10/2024	AISP	eBanking Balance Overview	1751
31/10/2024	AISP	eBanking Transaction History	5464
31/10/2024	PISP	eBanking Payment	1619
01/11/2024	AISP	eBanking Account Details	298
01/11/2024	AISP	eBanking Balance Overview	1756
01/11/2024	AISP	eBanking Transaction History	5304
01/11/2024	PISP	eBanking Payment	1552
02/11/2024	AISP	eBanking Account Details	225
02/11/2024	AISP	eBanking Balance Overview	1006
02/11/2024	AISP	eBanking Transaction History	1392
02/11/2024	PISP	eBanking Payment	1967
03/11/2024	AISP	eBanking Account Details	422
03/11/2024	AISP	eBanking Balance Overview	1282
03/11/2024	AISP	eBanking Transaction History	2262
03/11/2024	PISP	eBanking Payment	1876
04/11/2024	AISP	eBanking Account Details	373
04/11/2024	AISP	eBanking Balance Overview	1930
04/11/2024	AISP	eBanking Transaction History	8306
04/11/2024	PISP	eBanking Payment	1674
05/11/2024	AISP	eBanking Account Details	297

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/11/2024	AISP	eBanking Balance Overview	1705
05/11/2024	AISP	eBanking Transaction History	5651
05/11/2024	PISP	eBanking Payment	1803
06/11/2024	AISP	eBanking Account Details	280
06/11/2024	AISP	eBanking Balance Overview	1714
06/11/2024	AISP	eBanking Transaction History	7115
06/11/2024	PISP	eBanking Payment	1723
07/11/2024	AISP	eBanking Account Details	269
07/11/2024	AISP	eBanking Balance Overview	1854
07/11/2024	AISP	eBanking Transaction History	5682
07/11/2024	PISP	eBanking Payment	1586
08/11/2024	AISP	eBanking Account Details	274
08/11/2024	AISP	eBanking Balance Overview	1796
08/11/2024	AISP	eBanking Transaction History	5950
08/11/2024	PISP	eBanking Payment	1538
09/11/2024	AISP	eBanking Account Details	305
09/11/2024	AISP	eBanking Balance Overview	1093
09/11/2024	AISP	eBanking Transaction History	1011
09/11/2024	PISP	eBanking Payment	1739
10/11/2024	AISP	eBanking Account Details	238
10/11/2024	AISP	eBanking Balance Overview	1118
10/11/2024	AISP	eBanking Transaction History	1020
10/11/2024	PISP	eBanking Payment	1720
11/11/2024	AISP	eBanking Account Details	327
11/11/2024	AISP	eBanking Balance Overview	1866
11/11/2024	AISP	eBanking Transaction History	9829
11/11/2024	PISP	eBanking Payment	1609
12/11/2024	AISP	eBanking Account Details	289
12/11/2024	AISP	eBanking Balance Overview	1854
12/11/2024	AISP	eBanking Transaction History	7832

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/11/2024	PISP	eBanking Payment	1590
13/11/2024	AISP	eBanking Account Details	336
13/11/2024	AISP	eBanking Balance Overview	2039
13/11/2024	AISP	eBanking Transaction History	6501
13/11/2024	PISP	eBanking Payment	1568
14/11/2024	AISP	eBanking Account Details	238
14/11/2024	AISP	eBanking Balance Overview	1528
14/11/2024	AISP	eBanking Transaction History	5166
14/11/2024	PISP	eBanking Payment	1378
15/11/2024	AISP	eBanking Account Details	286
15/11/2024	AISP	eBanking Balance Overview	1985
15/11/2024	AISP	eBanking Transaction History	3560
15/11/2024	PISP	eBanking Payment	1571
16/11/2024	AISP	eBanking Account Details	348
16/11/2024	AISP	eBanking Balance Overview	1307
16/11/2024	AISP	eBanking Transaction History	1471
16/11/2024	PISP	eBanking Payment	1755
17/11/2024	AISP	eBanking Account Details	272
17/11/2024	AISP	eBanking Balance Overview	1323
17/11/2024	AISP	eBanking Transaction History	1755
17/11/2024	PISP	eBanking Payment	1831
18/11/2024	AISP	eBanking Account Details	298
18/11/2024	AISP	eBanking Balance Overview	2004
18/11/2024	AISP	eBanking Transaction History	9057
18/11/2024	PISP	eBanking Payment	1576
19/11/2024	AISP	eBanking Account Details	267
19/11/2024	AISP	eBanking Balance Overview	2087
19/11/2024	AISP	eBanking Transaction History	4428
19/11/2024	PISP	eBanking Payment	1622
20/11/2024	AISP	eBanking Account Details	230

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/11/2024	AISP	eBanking Balance Overview	1370
20/11/2024	AISP	eBanking Transaction History	7285
20/11/2024	PISP	eBanking Payment	1324
21/11/2024	AISP	eBanking Account Details	247
21/11/2024	AISP	eBanking Balance Overview	1335
21/11/2024	AISP	eBanking Transaction History	7786
21/11/2024	PISP	eBanking Payment	1229
22/11/2024	AISP	eBanking Account Details	198
22/11/2024	AISP	eBanking Balance Overview	1429
22/11/2024	AISP	eBanking Transaction History	4259
22/11/2024	PISP	eBanking Payment	1241
23/11/2024	AISP	eBanking Account Details	317
23/11/2024	AISP	eBanking Balance Overview	796
23/11/2024	AISP	eBanking Transaction History	1102
23/11/2024	PISP	eBanking Payment	1417
24/11/2024	AISP	eBanking Account Details	150
24/11/2024	AISP	eBanking Balance Overview	778
24/11/2024	AISP	eBanking Transaction History	1645
24/11/2024	PISP	eBanking Payment	1338
25/11/2024	AISP	eBanking Account Details	324
25/11/2024	AISP	eBanking Balance Overview	2178
25/11/2024	AISP	eBanking Transaction History	11658
25/11/2024	PISP	eBanking Payment	1480
26/11/2024	AISP	eBanking Account Details	250
26/11/2024	AISP	eBanking Balance Overview	1593
26/11/2024	AISP	eBanking Transaction History	10608
26/11/2024	PISP	eBanking Payment	1425
27/11/2024	AISP	eBanking Account Details	254
27/11/2024	AISP	eBanking Balance Overview	1388
27/11/2024	AISP	eBanking Transaction History	8567

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/11/2024	PISP	eBanking Payment	1410
28/11/2024	AISP	eBanking Account Details	222
28/11/2024	AISP	eBanking Balance Overview	1658
28/11/2024	AISP	eBanking Transaction History	6363
28/11/2024	PISP	eBanking Payment	1428
29/11/2024	AISP	eBanking Account Details	242
29/11/2024	AISP	eBanking Balance Overview	1485
29/11/2024	AISP	eBanking Transaction History	7158
29/11/2024	PISP	eBanking Payment	1378
30/11/2024	AISP	eBanking Account Details	222
30/11/2024	AISP	eBanking Balance Overview	737
30/11/2024	AISP	eBanking Transaction History	1780
30/11/2024	PISP	eBanking Payment	1398
01/12/2024	AISP	eBanking Account Details	283
01/12/2024	AISP	eBanking Balance Overview	866
01/12/2024	AISP	eBanking Transaction History	1547
01/12/2024	PISP	eBanking Payment	1444
02/12/2024	AISP	eBanking Account Details	221
02/12/2024	AISP	eBanking Balance Overview	1578
02/12/2024	AISP	eBanking Transaction History	7678
02/12/2024	PISP	eBanking Payment	1486
03/12/2024	AISP	eBanking Account Details	258
03/12/2024	AISP	eBanking Balance Overview	1554
03/12/2024	AISP	eBanking Transaction History	6014
03/12/2024	PISP	eBanking Payment	1421
04/12/2024	AISP	eBanking Account Details	204
04/12/2024	AISP	eBanking Balance Overview	1487
04/12/2024	AISP	eBanking Transaction History	4966
04/12/2024	PISP	eBanking Payment	1637
05/12/2024	AISP	eBanking Account Details	244

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/12/2024	AISP	eBanking Balance Overview	1365
05/12/2024	AISP	eBanking Transaction History	5068
05/12/2024	PISP	eBanking Payment	1654
06/12/2024	AISP	eBanking Account Details	218
06/12/2024	AISP	eBanking Balance Overview	1248
06/12/2024	AISP	eBanking Transaction History	4151
06/12/2024	PISP	eBanking Payment	1296
07/12/2024	AISP	eBanking Account Details	216
07/12/2024	AISP	eBanking Balance Overview	850
07/12/2024	AISP	eBanking Transaction History	929
07/12/2024	PISP	eBanking Payment	1491
08/12/2024	AISP	eBanking Account Details	189
08/12/2024	AISP	eBanking Balance Overview	1078
08/12/2024	AISP	eBanking Transaction History	1162
08/12/2024	PISP	eBanking Payment	1760
09/12/2024	AISP	eBanking Account Details	309
09/12/2024	AISP	eBanking Balance Overview	1575
09/12/2024	AISP	eBanking Transaction History	7441
09/12/2024	PISP	eBanking Payment	1385
10/12/2024	AISP	eBanking Account Details	223
10/12/2024	AISP	eBanking Balance Overview	1627
10/12/2024	AISP	eBanking Transaction History	5007
10/12/2024	PISP	eBanking Payment	1417
11/12/2024	AISP	eBanking Account Details	213
11/12/2024	AISP	eBanking Balance Overview	1437
11/12/2024	AISP	eBanking Transaction History	8477
11/12/2024	PISP	eBanking Payment	1419
12/12/2024	AISP	eBanking Account Details	198
12/12/2024	AISP	eBanking Balance Overview	1490
12/12/2024	AISP	eBanking Transaction History	3750

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/12/2024	PISP	eBanking Payment	1388
13/12/2024	AISP	eBanking Account Details	264
13/12/2024	AISP	eBanking Balance Overview	1659
13/12/2024	AISP	eBanking Transaction History	4471
13/12/2024	PISP	eBanking Payment	1293
14/12/2024	AISP	eBanking Account Details	219
14/12/2024	AISP	eBanking Balance Overview	848
14/12/2024	AISP	eBanking Transaction History	708
14/12/2024	PISP	eBanking Payment	1522
15/12/2024	AISP	eBanking Account Details	234
15/12/2024	AISP	eBanking Balance Overview	805
15/12/2024	AISP	eBanking Transaction History	834
15/12/2024	PISP	eBanking Payment	1636
16/12/2024	AISP	eBanking Account Details	219
16/12/2024	AISP	eBanking Balance Overview	1281
16/12/2024	AISP	eBanking Transaction History	5785
16/12/2024	PISP	eBanking Payment	1359
17/12/2024	AISP	eBanking Account Details	254
17/12/2024	AISP	eBanking Balance Overview	1513
17/12/2024	AISP	eBanking Transaction History	5521
17/12/2024	PISP	eBanking Payment	1596
18/12/2024	AISP	eBanking Account Details	237
18/12/2024	AISP	eBanking Balance Overview	1439
18/12/2024	AISP	eBanking Transaction History	3653
18/12/2024	PISP	eBanking Payment	1286
19/12/2024	AISP	eBanking Account Details	266
19/12/2024	AISP	eBanking Balance Overview	1638
19/12/2024	AISP	eBanking Transaction History	5177
19/12/2024	PISP	eBanking Payment	1448
20/12/2024	AISP	eBanking Account Details	239



Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/12/2024	AISP	eBanking Balance Overview	1632
20/12/2024	AISP	eBanking Transaction History	2819
20/12/2024	PISP	eBanking Payment	1472
21/12/2024	AISP	eBanking Account Details	249
21/12/2024	AISP	eBanking Balance Overview	834
21/12/2024	AISP	eBanking Transaction History	2231
21/12/2024	PISP	eBanking Payment	1498
22/12/2024	AISP	eBanking Account Details	246
22/12/2024	AISP	eBanking Balance Overview	899
22/12/2024	AISP	eBanking Transaction History	1037
22/12/2024	PISP	eBanking Payment	1531
23/12/2024	AISP	eBanking Account Details	231
23/12/2024	AISP	eBanking Balance Overview	1417
23/12/2024	AISP	eBanking Transaction History	4418
23/12/2024	PISP	eBanking Payment	1405
24/12/2024	AISP	eBanking Account Details	205
24/12/2024	AISP	eBanking Balance Overview	1027
24/12/2024	AISP	eBanking Transaction History	2667
24/12/2024	PISP	eBanking Payment	1380
25/12/2024	AISP	eBanking Account Details	204
25/12/2024	AISP	eBanking Balance Overview	677
25/12/2024	AISP	eBanking Transaction History	1051
25/12/2024	PISP	eBanking Payment	1489
26/12/2024	AISP	eBanking Account Details	230
26/12/2024	AISP	eBanking Balance Overview	764
26/12/2024	AISP	eBanking Transaction History	751
26/12/2024	PISP	eBanking Payment	1450
27/12/2024	AISP	eBanking Account Details	259
27/12/2024	AISP	eBanking Balance Overview	1210
27/12/2024	AISP	eBanking Transaction History	7743

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/12/2024	PISP	eBanking Payment	1383
28/12/2024	AISP	eBanking Account Details	197
28/12/2024	AISP	eBanking Balance Overview	818
28/12/2024	AISP	eBanking Transaction History	3404
28/12/2024	PISP	eBanking Payment	1524
29/12/2024	AISP	eBanking Account Details	248
29/12/2024	AISP	eBanking Balance Overview	1030
29/12/2024	AISP	eBanking Transaction History	937
29/12/2024	PISP	eBanking Payment	1842
30/12/2024	AISP	eBanking Account Details	237
30/12/2024	AISP	eBanking Balance Overview	1279
30/12/2024	AISP	eBanking Transaction History	3629
30/12/2024	PISP	eBanking Payment	1421
31/12/2024	AISP	eBanking Account Details	239
31/12/2024	AISP	eBanking Balance Overview	1142
31/12/2024	AISP	eBanking Transaction History	3990
31/12/2024	PISP	eBanking Payment	1271

# 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: 01/10/2024 - 31/12/2024**

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/10/2024	eBanking	100.00 %	0.00 %	01/10/2024	APIs	100.00 %	0.00 %
02/10/2024	eBanking	100.00 %	0.00 %	02/10/2024	APIs	100.00 %	0.00 %
03/10/2024	eBanking	100.00 %	0.00 %	03/10/2024	APIs	100.00 %	0.00 %
04/10/2024	eBanking	100.00 %	0.00 %	04/10/2024	APIs	100.00 %	0.00 %
05/10/2024	eBanking	100.00 %	0.00 %	05/10/2024	APIs	100.00 %	0.00 %
06/10/2024	eBanking	100.00 %	0.00 %	06/10/2024	APIs	100.00 %	0.00 %
07/10/2024	eBanking	100.00 %	0.00 %	07/10/2024	APIs	100.00 %	0.00 %
08/10/2024	eBanking	100.00 %	0.00 %	08/10/2024	APIs	100.00 %	0.00 %
09/10/2024	eBanking	100.00 %	0.00 %	09/10/2024	APIs	100.00 %	0.00 %
10/10/2024	eBanking	100.00 %	0.00 %	10/10/2024	APIs	100.00 %	0.00 %
11/10/2024	eBanking	100.00 %	0.00 %	11/10/2024	APIs	100.00 %	0.00 %
12/10/2024	eBanking	100.00 %	0.00 %	12/10/2024	APIs	100.00 %	0.00 %
13/10/2024	eBanking	100.00 %	0.00 %	13/10/2024	APIs	100.00 %	0.00 %
14/10/2024	eBanking	100.00 %	0.00 %	14/10/2024	APIs	100.00 %	0.00 %
15/10/2024	eBanking	100.00 %	0.00 %	15/10/2024	APIs	100.00 %	0.00 %
16/10/2024	eBanking	100.00 %	0.00 %	16/10/2024	APIs	100.00 %	0.00 %
17/10/2024	eBanking	100.00 %	0.00 %	17/10/2024	APIs	100.00 %	0.00 %
18/10/2024	eBanking	100.00 %	0.00 %	18/10/2024	APIs	100.00 %	0.00 %
19/10/2024	eBanking	100.00 %	0.00 %	19/10/2024	APIs	100.00 %	0.00 %
20/10/2024	eBanking	100.00 %	0.00 %	20/10/2024	APIs	100.00 %	0.00 %
21/10/2024	eBanking	100.00 %	0.00 %	21/10/2024	APIs	100.00 %	0.00 %
22/10/2024	eBanking	100.00 %	0.00 %	22/10/2024	APIs	100.00 %	0.00 %
23/10/2024	eBanking	100.00 %	0.00 %	23/10/2024	APIs	100.00 %	0.00 %
24/10/2024	eBanking	100.00 %	0.00 %	24/10/2024	APIs	100.00 %	0.00 %
25/10/2024	eBanking	100.00 %	0.00 %	25/10/2024	APIs	100.00 %	0.00 %
26/10/2024	eBanking	100.00 %	0.00 %	26/10/2024	APIs	100.00 %	0.00 %
27/10/2024	eBanking	100.00 %	0.00 %	27/10/2024	APIs	100.00 %	0.00 %
28/10/2024	eBanking	100.00 %	0.00 %	28/10/2024	APIs	100.00 %	0.00 %
29/10/2024	eBanking	100.00 %	0.00 %	29/10/2024	APIs	100.00 %	0.00 %
30/10/2024	eBanking	100.00 %	0.00 %	30/10/2024	APIs	100.00 %	0.00 %
31/10/2024	eBanking	100.00 %	0.00 %	31/10/2024	APIs	100.00 %	0.00 %
01/11/2024	eBanking	100.00 %	0.00 %	01/11/2024	APIs	100.00 %	0.00 %
02/11/2024	eBanking	100.00 %	0.00 %	02/11/2024	APIs	100.00 %	0.00 %
03/11/2024	eBanking	100.00 %	0.00 %	03/11/2024	APIs	100.00 %	0.00 %
04/11/2024	eBanking	100.00 %	0.00 %	04/11/2024	APIs	100.00 %	0.00 %
05/11/2024	eBanking	100.00 %	0.00 %	05/11/2024	APIs	100.00 %	0.00 %
06/11/2024	eBanking	100.00 %	0.00 %	06/11/2024	APIs	100.00 %	0.00 %
07/11/2024	eBanking	100.00 %	0.00 %	07/11/2024	APIs	100.00 %	0.00 %
08/11/2024	eBanking	100.00 %	0.00 %	08/11/2024	APIs	100.00 %	0.00 %
09/11/2024	eBanking	100.00 %	0.00 %	09/11/2024	APIs	100.00 %	0.00 %
10/11/2024	eBanking	100.00 %	0.00 %	10/11/2024	APIs	100.00 %	0.00 %
11/11/2024	eBanking	100.00 %	0.00 %	11/11/2024	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/11/2024	eBanking	100.00 %	0.00 %
13/11/2024	eBanking	100.00 %	0.00 %
14/11/2024	eBanking	100.00 %	0.00 %
15/11/2024	eBanking	100.00 %	0.00 %
16/11/2024	eBanking	100.00 %	0.00 %
17/11/2024	eBanking	100.00 %	0.00 %
18/11/2024	eBanking	100.00 %	0.00 %
19/11/2024	eBanking	100.00 %	0.00 %
20/11/2024	eBanking	100.00 %	0.00 %
21/11/2024	eBanking	100.00 %	0.00 %
22/11/2024	eBanking	100.00 %	0.00 %
23/11/2024	eBanking	100.00 %	0.00 %
24/11/2024	eBanking	100.00 %	0.00 %
25/11/2024	eBanking	100.00 %	0.00 %
26/11/2024	eBanking	100.00 %	0.00 %
27/11/2024	eBanking	100.00 %	0.00 %
28/11/2024	eBanking	100.00 %	0.00 %
29/11/2024	eBanking	100.00 %	0.00 %
30/11/2024	eBanking	100.00 %	0.00 %
01/12/2024	eBanking	100.00 %	0.00 %
02/12/2024	eBanking	100.00 %	0.00 %
03/12/2024	eBanking	100.00 %	0.00 %
04/12/2024	eBanking	100.00 %	0.00 %
05/12/2024	eBanking	100.00 %	0.00 %
06/12/2024	eBanking	100.00 %	0.00 %
07/12/2024	eBanking	100.00 %	0.00 %
08/12/2024	eBanking	100.00 %	0.00 %
09/12/2024	eBanking	100.00 %	0.00 %
10/12/2024	eBanking	100.00 %	0.00 %
11/12/2024	eBanking	100.00 %	0.00 %
12/12/2024	eBanking	100.00 %	0.00 %
13/12/2024	eBanking	100.00 %	0.00 %
14/12/2024	eBanking	100.00 %	0.00 %
15/12/2024	eBanking	100.00 %	0.00 %
16/12/2024	eBanking	100.00 %	0.00 %
17/12/2024	eBanking	100.00 %	0.00 %
18/12/2024	eBanking	100.00 %	0.00 %
19/12/2024	eBanking	100.00 %	0.00 %
20/12/2024	eBanking	100.00 %	0.00 %
21/12/2024	eBanking	100.00 %	0.00 %
22/12/2024	eBanking	100.00 %	0.00 %
23/12/2024	eBanking	100.00 %	0.00 %
24/12/2024	eBanking	100.00 %	0.00 %
25/12/2024	eBanking	100.00 %	0.00 %
26/12/2024	eBanking	100.00 %	0.00 %
27/12/2024	eBanking	100.00 %	0.00 %
28/12/2024	eBanking	100.00 %	0.00 %
29/12/2024	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
10/11/2024	APIs	100.00 %	0.00 %
11/11/2024	APIs	100.00 %	0.00 %
12/11/2024	APIs	100.00 %	0.00 %
13/11/2024	APIs	100.00 %	0.00 %
14/11/2024	APIs	100.00 %	0.00 %
15/11/2024	APIs	100.00 %	0.00 %
16/11/2024	APIs	100.00 %	0.00 %
17/11/2024	APIs	100.00 %	0.00 %
18/11/2024	APIs	100.00 %	0.00 %
19/11/2024	APIs	100.00 %	0.00 %
20/11/2024	APIs	100.00 %	0.00 %
21/11/2024	APIs	100.00 %	0.00 %
22/11/2024	APIs	100.00 %	0.00 %
23/11/2024	APIs	100.00 %	0.00 %
24/11/2024	APIs	100.00 %	0.00 %
25/11/2024	APIs	100.00 %	0.00 %
26/11/2024	APIs	100.00 %	0.00 %
27/11/2024	APIs	100.00 %	0.00 %
28/11/2024	APIs	100.00 %	0.00 %
29/11/2024	APIs	100.00 %	0.00 %
30/11/2024	APIs	100.00 %	0.00 %
01/12/2024	APIs	100.00 %	0.00 %
02/12/2024	APIs	100.00 %	0.00 %
03/12/2024	APIs	100.00 %	0.00 %
04/12/2024	APIs	100.00 %	0.00 %
05/12/2024	APIs	100.00 %	0.00 %
06/12/2024	APIs	100.00 %	0.00 %
07/12/2024	APIs	100.00 %	0.00 %
08/12/2024	APIs	100.00 %	0.00 %
09/12/2024	APIs	100.00 %	0.00 %
10/12/2024	APIs	100.00 %	0.00 %
11/12/2024	APIs	100.00 %	0.00 %
12/12/2024	APIs	100.00 %	0.00 %
13/12/2024	APIs	100.00 %	0.00 %
14/12/2024	APIs	100.00 %	0.00 %
15/12/2024	APIs	100.00 %	0.00 %
16/12/2024	APIs	100.00 %	0.00 %
17/12/2024	APIs	100.00 %	0.00 %
18/12/2024	APIs	100.00 %	0.00 %
19/12/2024	APIs	100.00 %	0.00 %
20/12/2024	APIs	100.00 %	0.00 %
21/12/2024	APIs	100.00 %	0.00 %
22/12/2024	APIs	100.00 %	0.00 %
23/12/2024	APIs	100.00 %	0.00 %
24/12/2024	APIs	100.00 %	0.00 %
25/12/2024	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
30/12/2024	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
26/12/2024	APIs	100.00 %	0.00 %
27/12/2024	APIs	100.00 %	0.00 %
28/12/2024	APIs	100.00 %	0.00 %
29/12/2024	APIs	100.00 %	0.00 %
30/12/2024	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: 01/10/2024 - 31/12/2024**

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 %
01/10/2024	0.00 %
02/10/2024	0.00 %
03/10/2024	0.00 %
04/10/2024	0.00 %
05/10/2024	0.00 %
06/10/2024	0.00 %
07/10/2024	0.00 %
08/10/2024	0.00 %
09/10/2024	0.00 %
10/10/2024	0.00 %
11/10/2024	0.00 %
12/10/2024	0.00 %
13/10/2024	0.00 %
14/10/2024	0.00 %
15/10/2024	0.00 %
16/10/2024	0.00 %
17/10/2024	0.00 %
18/10/2024	0.00 %
19/10/2024	0.00 %
20/10/2024	0.00 %
21/10/2024	0.00 %
22/10/2024	0.00 %
23/10/2024	0.00 %
24/10/2024	0.00 %
25/10/2024	0.00 %
26/10/2024	0.00 %
27/10/2024	0.00 %
28/10/2024	0.00 %
29/10/2024	0.00 %
30/10/2024	0.00 %
31/10/2024	0.00 %

Date	Error rate (%)
01/11/2024	0.00 %
02/11/2024	0.00 %
03/11/2024	0.00 %
04/11/2024	0.00 %
05/11/2024	0.00 %
06/11/2024	0.00 %
07/11/2024	0.00 %
08/11/2024	0.00 %
09/11/2024	0.00 %
10/11/2024	0.00 %
11/11/2024	0.00 %
12/11/2024	0.00 %
13/11/2024	0.00 %
14/11/2024	0.00 %
15/11/2024	0.00 %
16/11/2024	0.00 %
17/11/2024	0.00 %
18/11/2024	0.00 %
19/11/2024	0.00 %
20/11/2024	0.00 %
21/11/2024	0.00 %
22/11/2024	0.00 %
23/11/2024	0.00 %
24/11/2024	0.00 %
25/11/2024	0.00 %
26/11/2024	0.00 %
27/11/2024	0.00 %
28/11/2024	0.00 %
29/11/2024	0.00 %
30/11/2024	0.00 %
01/12/2024	0.00 %
02/12/2024	0.00 %
03/12/2024	0.00 %
04/12/2024	0.00 %
05/12/2024	0.00 %
06/12/2024	0.00 %
07/12/2024	0.00 %
08/12/2024	0.00 %
09/12/2024	0.00 %
10/12/2024	0.00 %
11/12/2024	0.00 %
12/12/2024	0.00 %
13/12/2024	0.00 %
14/12/2024	0.00 %
15/12/2024	0.00 %
16/12/2024	0.00 %
17/12/2024	0.00 %

Date	Error rate (%)
18/12/2024	0.00 %
19/12/2024	0.00 %
20/12/2024	0.00 %
21/12/2024	0.00 %
22/12/2024	0.00 %
23/12/2024	0.00 %
24/12/2024	0.00 %
25/12/2024	0.00 %
26/12/2024	0.00 %
27/12/2024	0.00 %
28/12/2024	0.00 %
29/12/2024	0.00 %
30/12/2024	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