

THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/01/2026 - 31/03/2026

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

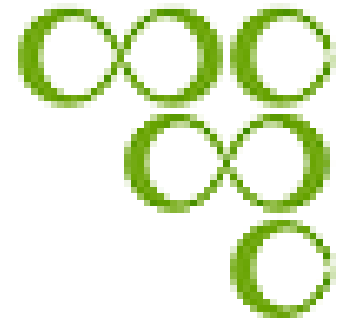
Uptime (%)	1	2	3
	January	February	March
APIs	100.00 %	100.00 %	100.00 %
eBanking	100.00 %	100.00 %	100.00 %

Downtime (%)	1	2	3
	January	February	March
APIs	0.00 %	0.00 %	0.00 %
eBanking	0.00 %	0.00 %	0.00 %

Performance

Based on EBA's Guidelines, 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).



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Report Period: 01/01/2026 - 31/03/2026

Quarterly Statistics

AISP Response time (ms)		1	2	3
		January	February	March
APIs		0	0	0
eBanking		6435	7196	8456

PISP Response time (ms)		1	2	3
		January	February	March
APIs		0	0	0
eBanking		1338	1330	1359

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

Error Rate (%)		1	2	3
		January	February	March
APIs		0.00 %	0.00 %	0.00 %

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Performance KPIs in terms of average response time in milliseconds of PSD2 dedicated interface and Bank's eBanking application for last quarter

The table below illustrates the daily average response times (in milliseconds) required, for the Bank's API and eBanking interfaces, to serve account information requests (i.e. account details, balance overview, transaction history) and/or payment initiation requests (i.e. payment transaction).

The last column of the table below illustrates data with regards to the response time needed to provide the CBPII (Card-Based Payment Instrument Issuer) or the PISP (Payment Initiation Service Provider) with a 'yes/no' confirmation, over the respective reporting period.

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
01/01/2026	0	239	0	774	0	839	0	1234	0
02/01/2026	0	282	0	1073	0	2659	0	1390	0
03/01/2026	0	216	0	716	0	694	0	1380	0
04/01/2026	0	254	0	756	0	1042	0	1387	0
05/01/2026	0	225	0	1200	0	3193	0	1327	0
06/01/2026	0	231	0	721	0	1158	0	1421	0
07/01/2026	0	237	0	1267	0	4114	0	1263	0
08/01/2026	0	223	0	1010	0	2462	0	1213	0
09/01/2026	0	237	0	1157	0	3849	0	1256	0
10/01/2026	0	226	0	757	0	684	0	1307	0
11/01/2026	0	207	0	912	0	790	0	1366	0
12/01/2026	0	224	0	1165	0	4831	0	1273	0
13/01/2026	0	250	0	1038	0	3267	0	1217	0
14/01/2026	0	224	0	1265	0	3149	0	1214	0
15/01/2026	0	225	0	1130	0	3884	0	1237	0
16/01/2026	0	226	0	1068	0	2445	0	1252	0
17/01/2026	0	202	0	814	0	943	0	1401	0
18/01/2026	0	179	0	568	0	968	0	1276	0
19/01/2026	0	208	0	1016	0	3606	0	1320	0
20/01/2026	0	202	0	1176	0	2626	0	1254	0
21/01/2026	0	233	0	1165	0	3626	0	1202	0
22/01/2026	0	210	0	1080	0	2876	0	1272	0
23/01/2026	0	211	0	1128	0	3197	0	1201	0
24/01/2026	0	231	0	886	0	1444	0	1359	0
25/01/2026	0	204	0	779	0	913	0	1551	0
26/01/2026	0	252	0	1220	0	4249	0	1174	0
27/01/2026	0	247	0	1161	0	3415	0	1170	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
28/01/2026	0	269	0	1103	0	3291	0	1175	0
29/01/2026	0	232	0	1111	0	4385	0	1264	0
30/01/2026	0	297	0	1205	0	4614	0	1353	0
31/01/2026	0	269	0	738	0	1142	0	1417	0
01/02/2026	0	374	0	938	0	1097	0	1521	0
02/02/2026	0	244	0	1185	0	7700	0	1250	0
03/02/2026	0	211	0	2059	0	3859	0	1308	0
04/02/2026	0	233	0	1113	0	3684	0	1243	0
05/02/2026	0	233	0	1219	0	3395	0	1239	0
06/02/2026	0	252	0	1199	0	2246	0	1296	0
07/02/2026	0	604	0	786	0	1129	0	1582	0
08/02/2026	0	241	0	617	0	1148	0	1296	0
09/02/2026	0	221	0	1058	0	4425	0	1300	0
10/02/2026	0	214	0	1076	0	3802	0	1261	0
11/02/2026	0	249	0	1046	0	3117	0	1241	0
12/02/2026	0	209	0	1036	0	3149	0	1171	0
13/02/2026	0	210	0	1048	0	2537	0	1355	0
14/02/2026	0	424	0	686	0	954	0	1649	0
15/02/2026	0	339	0	894	0	1332	0	1303	0
16/02/2026	0	227	0	996	0	5207	0	1275	0
17/02/2026	0	214	0	1189	0	3483	0	1177	0
18/02/2026	0	252	0	1255	0	3560	0	1250	0
19/02/2026	0	221	0	1151	0	3586	0	1212	0
20/02/2026	0	254	0	1164	0	4569	0	1353	0
21/02/2026	0	241	0	668	0	1884	0	1399	0
22/02/2026	0	191	0	868	0	1248	0	1366	0
23/02/2026	0	244	0	721	0	1215	0	1536	0
24/02/2026	0	260	0	1143	0	8616	0	1193	0
25/02/2026	0	229	0	1102	0	4234	0	1205	0
26/02/2026	0	268	0	1154	0	4467	0	1228	0
27/02/2026	0	318	0	1175	0	5473	0	1186	0
28/02/2026	0	200	0	809	0	1564	0	1338	0
01/03/2026	0	210	0	812	0	1066	0	1384	0
02/03/2026	0	251	0	1245	0	9828	0	1262	0
03/03/2026	0	212	0	1194	0	4253	0	1211	0
04/03/2026	0	215	0	1190	0	3376	0	1160	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
05/03/2026	0	210	0	1126	0	3281	0	1222	0
06/03/2026	0	301	0	1150	0	3163	0	1412	0
07/03/2026	0	168	0	799	0	1297	0	1307	0
08/03/2026	0	183	0	674	0	967	0	1278	0
09/03/2026	0	233	0	1274	0	9162	0	1235	0
10/03/2026	0	257	0	1185	0	4436	0	1259	0
11/03/2026	0	229	0	1286	0	3467	0	1230	0
12/03/2026	0	242	0	1087	0	3153	0	1237	0
13/03/2026	0	328	0	1211	0	2742	0	1237	0
14/03/2026	0	295	0	744	0	1762	0	1209	0
15/03/2026	0	199	0	815	0	1287	0	1319	0
16/03/2026	0	224	0	1095	0	7540	0	1204	0
17/03/2026	0	229	0	1112	0	3839	0	1174	0
18/03/2026	0	210	0	1140	0	3433	0	1202	0
19/03/2026	0	229	0	1143	0	3091	0	1230	0
20/03/2026	0	217	0	1092	0	2785	0	1216	0
21/03/2026	0	209	0	844	0	1190	0	1267	0
22/03/2026	0	184	0	605	0	1263	0	1326	0
23/03/2026	0	217	0	1173	0	6715	0	1277	0
24/03/2026	0	227	0	1117	0	3278	0	1136	0
25/03/2026	0	261	0	626	0	960	0	1272	0
26/03/2026	0	240	0	1147	0	5849	0	1284	0
27/03/2026	0	275	0	1406	0	4604	0	1474	0
28/03/2026	0	231	0	970	0	6256	0	1641	0
29/03/2026	0	214	0	802	0	8407	0	1591	0
30/03/2026	0	290	0	1394	0	10163	0	1480	0
31/03/2026		279		1383		7897		1514	

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Report Start Date: 01/01/2026

Report End Date: 31/03/2026

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

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
01/01/2026	AISP	eBanking Account Details	239
01/01/2026	AISP	eBanking Balance Overview	774
01/01/2026	AISP	eBanking Transaction History	839
01/01/2026	PISP	eBanking Payment	1234
02/01/2026	AISP	eBanking Account Details	282
02/01/2026	AISP	eBanking Balance Overview	1073
02/01/2026	AISP	eBanking Transaction History	2659
02/01/2026	PISP	eBanking Payment	1390
03/01/2026	AISP	eBanking Account Details	216
03/01/2026	AISP	eBanking Balance Overview	716
03/01/2026	AISP	eBanking Transaction History	694
03/01/2026	PISP	eBanking Payment	1380
04/01/2026	AISP	eBanking Account Details	254
04/01/2026	AISP	eBanking Balance Overview	756
04/01/2026	AISP	eBanking Transaction History	1042
04/01/2026	PISP	eBanking Payment	1387
05/01/2026	AISP	eBanking Account Details	225
05/01/2026	AISP	eBanking Balance Overview	1200
05/01/2026	AISP	eBanking Transaction History	3193
05/01/2026	PISP	eBanking Payment	1327
06/01/2026	AISP	eBanking Account Details	231

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/01/2026	AISP	eBanking Balance Overview	721
06/01/2026	AISP	eBanking Transaction History	1158
06/01/2026	PISP	eBanking Payment	1421
07/01/2026	AISP	eBanking Account Details	237
07/01/2026	AISP	eBanking Balance Overview	1267
07/01/2026	AISP	eBanking Transaction History	4114
07/01/2026	PISP	eBanking Payment	1263
08/01/2026	AISP	eBanking Account Details	223
08/01/2026	AISP	eBanking Balance Overview	1010
08/01/2026	AISP	eBanking Transaction History	2462
08/01/2026	PISP	eBanking Payment	1213
09/01/2026	AISP	eBanking Account Details	237
09/01/2026	AISP	eBanking Balance Overview	1157
09/01/2026	AISP	eBanking Transaction History	3849
09/01/2026	PISP	eBanking Payment	1256
10/01/2026	AISP	eBanking Account Details	226
10/01/2026	AISP	eBanking Balance Overview	757
10/01/2026	AISP	eBanking Transaction History	684
10/01/2026	PISP	eBanking Payment	1307
11/01/2026	AISP	eBanking Account Details	207
11/01/2026	AISP	eBanking Balance Overview	912
11/01/2026	AISP	eBanking Transaction History	790
11/01/2026	PISP	eBanking Payment	1366
12/01/2026	AISP	eBanking Account Details	224
12/01/2026	AISP	eBanking Balance Overview	1165
12/01/2026	AISP	eBanking Transaction History	4831
12/01/2026	PISP	eBanking Payment	1273
13/01/2026	AISP	eBanking Account Details	250
13/01/2026	AISP	eBanking Balance Overview	1038
13/01/2026	AISP	eBanking Transaction History	3267

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/01/2026	PISP	eBanking Payment	1217
14/01/2026	AISP	eBanking Account Details	224
14/01/2026	AISP	eBanking Balance Overview	1265
14/01/2026	AISP	eBanking Transaction History	3149
14/01/2026	PISP	eBanking Payment	1214
15/01/2026	AISP	eBanking Account Details	225
15/01/2026	AISP	eBanking Balance Overview	1130
15/01/2026	AISP	eBanking Transaction History	3884
15/01/2026	PISP	eBanking Payment	1237
16/01/2026	AISP	eBanking Account Details	226
16/01/2026	AISP	eBanking Balance Overview	1068
16/01/2026	AISP	eBanking Transaction History	2445
16/01/2026	PISP	eBanking Payment	1252
17/01/2026	AISP	eBanking Account Details	202
17/01/2026	AISP	eBanking Balance Overview	814
17/01/2026	AISP	eBanking Transaction History	943
17/01/2026	PISP	eBanking Payment	1401
18/01/2026	AISP	eBanking Account Details	179
18/01/2026	AISP	eBanking Balance Overview	568
18/01/2026	AISP	eBanking Transaction History	968
18/01/2026	PISP	eBanking Payment	1276
19/01/2026	AISP	eBanking Account Details	208
19/01/2026	AISP	eBanking Balance Overview	1016
19/01/2026	AISP	eBanking Transaction History	3606
19/01/2026	PISP	eBanking Payment	1320
20/01/2026	AISP	eBanking Account Details	202
20/01/2026	AISP	eBanking Balance Overview	1176
20/01/2026	AISP	eBanking Transaction History	2626
20/01/2026	PISP	eBanking Payment	1254
21/01/2026	AISP	eBanking Account Details	233

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/01/2026	AISP	eBanking Balance Overview	1165
21/01/2026	AISP	eBanking Transaction History	3626
21/01/2026	PISP	eBanking Payment	1202
22/01/2026	AISP	eBanking Account Details	210
22/01/2026	AISP	eBanking Balance Overview	1080
22/01/2026	AISP	eBanking Transaction History	2876
22/01/2026	PISP	eBanking Payment	1272
23/01/2026	AISP	eBanking Account Details	211
23/01/2026	AISP	eBanking Balance Overview	1128
23/01/2026	AISP	eBanking Transaction History	3197
23/01/2026	PISP	eBanking Payment	1201
24/01/2026	AISP	eBanking Account Details	231
24/01/2026	AISP	eBanking Balance Overview	886
24/01/2026	AISP	eBanking Transaction History	1444
24/01/2026	PISP	eBanking Payment	1359
25/01/2026	AISP	eBanking Account Details	204
25/01/2026	AISP	eBanking Balance Overview	779
25/01/2026	AISP	eBanking Transaction History	913
25/01/2026	PISP	eBanking Payment	1551
26/01/2026	AISP	eBanking Account Details	252
26/01/2026	AISP	eBanking Balance Overview	1220
26/01/2026	AISP	eBanking Transaction History	4249
26/01/2026	PISP	eBanking Payment	1174
27/01/2026	AISP	eBanking Account Details	247
27/01/2026	AISP	eBanking Balance Overview	1161
27/01/2026	AISP	eBanking Transaction History	3415
27/01/2026	PISP	eBanking Payment	1170
28/01/2026	AISP	eBanking Account Details	269
28/01/2026	AISP	eBanking Balance Overview	1103
28/01/2026	AISP	eBanking Transaction History	3291

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/01/2026	PISP	eBanking Payment	1175
29/01/2026	AISP	eBanking Account Details	232
29/01/2026	AISP	eBanking Balance Overview	1111
29/01/2026	AISP	eBanking Transaction History	4385
29/01/2026	PISP	eBanking Payment	1264
30/01/2026	AISP	eBanking Account Details	297
30/01/2026	AISP	eBanking Balance Overview	1205
30/01/2026	AISP	eBanking Transaction History	4614
30/01/2026	PISP	eBanking Payment	1353
31/01/2026	AISP	eBanking Account Details	269
31/01/2026	AISP	eBanking Balance Overview	738
31/01/2026	AISP	eBanking Transaction History	1142
31/01/2026	PISP	eBanking Payment	1417
01/02/2026	AISP	eBanking Account Details	374
01/02/2026	AISP	eBanking Balance Overview	938
01/02/2026	AISP	eBanking Transaction History	1097
01/02/2026	PISP	eBanking Payment	1521
02/02/2026	AISP	eBanking Account Details	244
02/02/2026	AISP	eBanking Balance Overview	1185
02/02/2026	AISP	eBanking Transaction History	7700
02/02/2026	PISP	eBanking Payment	1250
03/02/2026	AISP	eBanking Account Details	211
03/02/2026	AISP	eBanking Balance Overview	2059
03/02/2026	AISP	eBanking Transaction History	3859
03/02/2026	PISP	eBanking Payment	1308
04/02/2026	AISP	eBanking Account Details	233
04/02/2026	AISP	eBanking Balance Overview	1113
04/02/2026	AISP	eBanking Transaction History	3684
04/02/2026	PISP	eBanking Payment	1243
05/02/2026	AISP	eBanking Account Details	233

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/02/2026	AISP	eBanking Balance Overview	1219
05/02/2026	AISP	eBanking Transaction History	3395
05/02/2026	PISP	eBanking Payment	1239
06/02/2026	AISP	eBanking Account Details	252
06/02/2026	AISP	eBanking Balance Overview	1199
06/02/2026	AISP	eBanking Transaction History	2246
06/02/2026	PISP	eBanking Payment	1296
07/02/2026	AISP	eBanking Account Details	604
07/02/2026	AISP	eBanking Balance Overview	786
07/02/2026	AISP	eBanking Transaction History	1129
07/02/2026	PISP	eBanking Payment	1582
08/02/2026	AISP	eBanking Account Details	241
08/02/2026	AISP	eBanking Balance Overview	617
08/02/2026	AISP	eBanking Transaction History	1148
08/02/2026	PISP	eBanking Payment	1296
09/02/2026	AISP	eBanking Account Details	221
09/02/2026	AISP	eBanking Balance Overview	1058
09/02/2026	AISP	eBanking Transaction History	4425
09/02/2026	PISP	eBanking Payment	1300
10/02/2026	AISP	eBanking Account Details	214
10/02/2026	AISP	eBanking Balance Overview	1076
10/02/2026	AISP	eBanking Transaction History	3802
10/02/2026	PISP	eBanking Payment	1261
11/02/2026	AISP	eBanking Account Details	249
11/02/2026	AISP	eBanking Balance Overview	1046
11/02/2026	AISP	eBanking Transaction History	3117
11/02/2026	PISP	eBanking Payment	1241
12/02/2026	AISP	eBanking Account Details	209
12/02/2026	AISP	eBanking Balance Overview	1036
12/02/2026	AISP	eBanking Transaction History	3149

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/02/2026	PISP	eBanking Payment	1171
13/02/2026	AISP	eBanking Account Details	210
13/02/2026	AISP	eBanking Balance Overview	1048
13/02/2026	AISP	eBanking Transaction History	2537
13/02/2026	PISP	eBanking Payment	1355
14/02/2026	AISP	eBanking Account Details	424
14/02/2026	AISP	eBanking Balance Overview	686
14/02/2026	AISP	eBanking Transaction History	954
14/02/2026	PISP	eBanking Payment	1649
15/02/2026	AISP	eBanking Account Details	339
15/02/2026	AISP	eBanking Balance Overview	894
15/02/2026	AISP	eBanking Transaction History	1332
15/02/2026	PISP	eBanking Payment	1303
16/02/2026	AISP	eBanking Account Details	227
16/02/2026	AISP	eBanking Balance Overview	996
16/02/2026	AISP	eBanking Transaction History	5207
16/02/2026	PISP	eBanking Payment	1275
17/02/2026	AISP	eBanking Account Details	214
17/02/2026	AISP	eBanking Balance Overview	1189
17/02/2026	AISP	eBanking Transaction History	3483
17/02/2026	PISP	eBanking Payment	1177
18/02/2026	AISP	eBanking Account Details	252
18/02/2026	AISP	eBanking Balance Overview	1255
18/02/2026	AISP	eBanking Transaction History	3560
18/02/2026	PISP	eBanking Payment	1250
19/02/2026	AISP	eBanking Account Details	221
19/02/2026	AISP	eBanking Balance Overview	1151
19/02/2026	AISP	eBanking Transaction History	3586
19/02/2026	PISP	eBanking Payment	1212
20/02/2026	AISP	eBanking Account Details	254

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/02/2026	AISP	eBanking Balance Overview	1164
20/02/2026	AISP	eBanking Transaction History	4569
20/02/2026	PISP	eBanking Payment	1353
21/02/2026	AISP	eBanking Account Details	241
21/02/2026	AISP	eBanking Balance Overview	668
21/02/2026	AISP	eBanking Transaction History	1884
21/02/2026	PISP	eBanking Payment	1399
22/02/2026	AISP	eBanking Account Details	191
22/02/2026	AISP	eBanking Balance Overview	868
22/02/2026	AISP	eBanking Transaction History	1248
22/02/2026	PISP	eBanking Payment	1366
23/02/2026	AISP	eBanking Account Details	244
23/02/2026	AISP	eBanking Balance Overview	721
23/02/2026	AISP	eBanking Transaction History	1215
23/02/2026	PISP	eBanking Payment	1536
24/02/2026	AISP	eBanking Account Details	260
24/02/2026	AISP	eBanking Balance Overview	1143
24/02/2026	AISP	eBanking Transaction History	8616
24/02/2026	PISP	eBanking Payment	1193
25/02/2026	AISP	eBanking Account Details	229
25/02/2026	AISP	eBanking Balance Overview	1102
25/02/2026	AISP	eBanking Transaction History	4234
25/02/2026	PISP	eBanking Payment	1205
26/02/2026	AISP	eBanking Account Details	268
26/02/2026	AISP	eBanking Balance Overview	1154
26/02/2026	AISP	eBanking Transaction History	4467
26/02/2026	PISP	eBanking Payment	1228
27/02/2026	AISP	eBanking Account Details	318
27/02/2026	AISP	eBanking Balance Overview	1175
27/02/2026	AISP	eBanking Transaction History	5473

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/02/2026	PISP	eBanking Payment	1186
28/02/2026	AISP	eBanking Account Details	200
28/02/2026	AISP	eBanking Balance Overview	809
28/02/2026	AISP	eBanking Transaction History	1564
28/02/2026	PISP	eBanking Payment	1338
01/03/2026	AISP	eBanking Account Details	210
01/03/2026	AISP	eBanking Balance Overview	812
01/03/2026	AISP	eBanking Transaction History	1066
01/03/2026	PISP	eBanking Payment	1384
02/03/2026	AISP	eBanking Account Details	251
02/03/2026	AISP	eBanking Balance Overview	1245
02/03/2026	AISP	eBanking Transaction History	9828
02/03/2026	PISP	eBanking Payment	1262
03/03/2026	AISP	eBanking Account Details	212
03/03/2026	AISP	eBanking Balance Overview	1194
03/03/2026	AISP	eBanking Transaction History	4253
03/03/2026	PISP	eBanking Payment	1211
04/03/2026	AISP	eBanking Account Details	215
04/03/2026	AISP	eBanking Balance Overview	1190
04/03/2026	AISP	eBanking Transaction History	3376
04/03/2026	PISP	eBanking Payment	1160
05/03/2026	AISP	eBanking Account Details	210
05/03/2026	AISP	eBanking Balance Overview	1126
05/03/2026	AISP	eBanking Transaction History	3281
05/03/2026	PISP	eBanking Payment	1222
06/03/2026	AISP	eBanking Account Details	301
06/03/2026	AISP	eBanking Balance Overview	1150
06/03/2026	AISP	eBanking Transaction History	3163
06/03/2026	PISP	eBanking Payment	1412
07/03/2026	AISP	eBanking Account Details	168

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
07/03/2026	AISP	eBanking Balance Overview	799
07/03/2026	AISP	eBanking Transaction History	1297
07/03/2026	PISP	eBanking Payment	1307
08/03/2026	AISP	eBanking Account Details	183
08/03/2026	AISP	eBanking Balance Overview	674
08/03/2026	AISP	eBanking Transaction History	967
08/03/2026	PISP	eBanking Payment	1278
09/03/2026	AISP	eBanking Account Details	233
09/03/2026	AISP	eBanking Balance Overview	1274
09/03/2026	AISP	eBanking Transaction History	9162
09/03/2026	PISP	eBanking Payment	1235
10/03/2026	AISP	eBanking Account Details	257
10/03/2026	AISP	eBanking Balance Overview	1185
10/03/2026	AISP	eBanking Transaction History	4436
10/03/2026	PISP	eBanking Payment	1259
11/03/2026	AISP	eBanking Account Details	229
11/03/2026	AISP	eBanking Balance Overview	1286
11/03/2026	AISP	eBanking Transaction History	3467
11/03/2026	PISP	eBanking Payment	1230
12/03/2026	AISP	eBanking Account Details	242
12/03/2026	AISP	eBanking Balance Overview	1087
12/03/2026	AISP	eBanking Transaction History	3153
12/03/2026	PISP	eBanking Payment	1237
13/03/2026	AISP	eBanking Account Details	328
13/03/2026	AISP	eBanking Balance Overview	1211
13/03/2026	AISP	eBanking Transaction History	2742
13/03/2026	PISP	eBanking Payment	1237
14/03/2026	AISP	eBanking Account Details	295
14/03/2026	AISP	eBanking Balance Overview	744
14/03/2026	AISP	eBanking Transaction History	1762

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
14/03/2026	PISP	eBanking Payment	1209
15/03/2026	AISP	eBanking Account Details	199
15/03/2026	AISP	eBanking Balance Overview	815
15/03/2026	AISP	eBanking Transaction History	1287
15/03/2026	PISP	eBanking Payment	1319
16/03/2026	AISP	eBanking Account Details	224
16/03/2026	AISP	eBanking Balance Overview	1095
16/03/2026	AISP	eBanking Transaction History	7540
16/03/2026	PISP	eBanking Payment	1204
17/03/2026	AISP	eBanking Account Details	229
17/03/2026	AISP	eBanking Balance Overview	1112
17/03/2026	AISP	eBanking Transaction History	3839
17/03/2026	PISP	eBanking Payment	1174
18/03/2026	AISP	eBanking Account Details	210
18/03/2026	AISP	eBanking Balance Overview	1140
18/03/2026	AISP	eBanking Transaction History	3433
18/03/2026	PISP	eBanking Payment	1202
19/03/2026	AISP	eBanking Account Details	229
19/03/2026	AISP	eBanking Balance Overview	1143
19/03/2026	AISP	eBanking Transaction History	3091
19/03/2026	PISP	eBanking Payment	1230
20/03/2026	AISP	eBanking Account Details	217
20/03/2026	AISP	eBanking Balance Overview	1092
20/03/2026	AISP	eBanking Transaction History	2785
20/03/2026	PISP	eBanking Payment	1216
21/03/2026	AISP	eBanking Account Details	209
21/03/2026	AISP	eBanking Balance Overview	844
21/03/2026	AISP	eBanking Transaction History	1190
21/03/2026	PISP	eBanking Payment	1267
22/03/2026	AISP	eBanking Account Details	184

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
22/03/2026	AISP	eBanking Balance Overview	605
22/03/2026	AISP	eBanking Transaction History	1263
22/03/2026	PISP	eBanking Payment	1326
23/03/2026	AISP	eBanking Account Details	217
23/03/2026	AISP	eBanking Balance Overview	1173
23/03/2026	AISP	eBanking Transaction History	6715
23/03/2026	PISP	eBanking Payment	1277
24/03/2026	AISP	eBanking Account Details	227
24/03/2026	AISP	eBanking Balance Overview	1117
24/03/2026	AISP	eBanking Transaction History	3278
24/03/2026	PISP	eBanking Payment	1136
25/03/2026	AISP	eBanking Account Details	261
25/03/2026	AISP	eBanking Balance Overview	626
25/03/2026	AISP	eBanking Transaction History	960
25/03/2026	PISP	eBanking Payment	1272
26/03/2026	AISP	eBanking Account Details	240
26/03/2026	AISP	eBanking Balance Overview	1147
26/03/2026	AISP	eBanking Transaction History	5849
26/03/2026	PISP	eBanking Payment	1284
27/03/2026	AISP	eBanking Account Details	275
27/03/2026	AISP	eBanking Balance Overview	1406
27/03/2026	AISP	eBanking Transaction History	4604
27/03/2026	PISP	eBanking Payment	1474
28/03/2026	AISP	eBanking Account Details	231
28/03/2026	AISP	eBanking Balance Overview	970
28/03/2026	AISP	eBanking Transaction History	6256
28/03/2026	PISP	eBanking Payment	1641
29/03/2026	AISP	eBanking Account Details	214
29/03/2026	AISP	eBanking Balance Overview	802
29/03/2026	AISP	eBanking Transaction History	8407

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
29/03/2026	PISP	eBanking Payment	1591
30/03/2026	AISP	eBanking Account Details	290
30/03/2026	AISP	eBanking Balance Overview	1394
30/03/2026	AISP	eBanking Transaction History	10163
30/03/2026	PISP	eBanking Payment	1480
31/03/2026	AISP	eBanking Account Details	279
31/03/2026	AISP	eBanking Balance Overview	1383
31/03/2026	AISP	eBanking Transaction History	7897
31/03/2026	PISP	eBanking Payment	1514

THE CYPRUS DEVELOPMENT BANK PC LTD

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

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

Report Period: 01/01/2026 - 31/03/2026

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/01/2026	eBanking	100.00 %	0.00 %	01/01/2026	APIs	100.00 %	0.00 %
02/01/2026	eBanking	100.00 %	0.00 %	02/01/2026	APIs	100.00 %	0.00 %
03/01/2026	eBanking	100.00 %	0.00 %	03/01/2026	APIs	100.00 %	0.00 %
04/01/2026	eBanking	100.00 %	0.00 %	04/01/2026	APIs	100.00 %	0.00 %
05/01/2026	eBanking	100.00 %	0.00 %	05/01/2026	APIs	100.00 %	0.00 %
06/01/2026	eBanking	100.00 %	0.00 %	06/01/2026	APIs	100.00 %	0.00 %
07/01/2026	eBanking	100.00 %	0.00 %	07/01/2026	APIs	100.00 %	0.00 %
08/01/2026	eBanking	100.00 %	0.00 %	08/01/2026	APIs	100.00 %	0.00 %
09/01/2026	eBanking	100.00 %	0.00 %	09/01/2026	APIs	100.00 %	0.00 %
10/01/2026	eBanking	100.00 %	0.00 %	10/01/2026	APIs	100.00 %	0.00 %
11/01/2026	eBanking	100.00 %	0.00 %	11/01/2026	APIs	100.00 %	0.00 %
12/01/2026	eBanking	100.00 %	0.00 %	12/01/2026	APIs	100.00 %	0.00 %
13/01/2026	eBanking	100.00 %	0.00 %	13/01/2026	APIs	100.00 %	0.00 %
14/01/2026	eBanking	100.00 %	0.00 %	14/01/2026	APIs	100.00 %	0.00 %
15/01/2026	eBanking	100.00 %	0.00 %	15/01/2026	APIs	100.00 %	0.00 %
16/01/2026	eBanking	100.00 %	0.00 %	16/01/2026	APIs	100.00 %	0.00 %
17/01/2026	eBanking	100.00 %	0.00 %	17/01/2026	APIs	100.00 %	0.00 %
18/01/2026	eBanking	100.00 %	0.00 %	18/01/2026	APIs	100.00 %	0.00 %
19/01/2026	eBanking	100.00 %	0.00 %	19/01/2026	APIs	100.00 %	0.00 %
20/01/2026	eBanking	100.00 %	0.00 %	20/01/2026	APIs	100.00 %	0.00 %
21/01/2026	eBanking	100.00 %	0.00 %	21/01/2026	APIs	100.00 %	0.00 %
22/01/2026	eBanking	100.00 %	0.00 %	22/01/2026	APIs	100.00 %	0.00 %
23/01/2026	eBanking	100.00 %	0.00 %	23/01/2026	APIs	100.00 %	0.00 %
24/01/2026	eBanking	100.00 %	0.00 %	24/01/2026	APIs	100.00 %	0.00 %
25/01/2026	eBanking	100.00 %	0.00 %	25/01/2026	APIs	100.00 %	0.00 %
26/01/2026	eBanking	100.00 %	0.00 %	26/01/2026	APIs	100.00 %	0.00 %
27/01/2026	eBanking	100.00 %	0.00 %	27/01/2026	APIs	100.00 %	0.00 %
28/01/2026	eBanking	100.00 %	0.00 %	28/01/2026	APIs	100.00 %	0.00 %
29/01/2026	eBanking	100.00 %	0.00 %	29/01/2026	APIs	100.00 %	0.00 %
30/01/2026	eBanking	100.00 %	0.00 %	30/01/2026	APIs	100.00 %	0.00 %
31/01/2026	eBanking	100.00 %	0.00 %	31/01/2026	APIs	100.00 %	0.00 %
01/02/2026	eBanking	100.00 %	0.00 %	01/02/2026	APIs	100.00 %	0.00 %
02/02/2026	eBanking	100.00 %	0.00 %	02/02/2026	APIs	100.00 %	0.00 %
03/02/2026	eBanking	100.00 %	0.00 %	03/02/2026	APIs	100.00 %	0.00 %
04/02/2026	eBanking	100.00 %	0.00 %	04/02/2026	APIs	100.00 %	0.00 %
05/02/2026	eBanking	100.00 %	0.00 %	05/02/2026	APIs	100.00 %	0.00 %
06/02/2026	eBanking	100.00 %	0.00 %	06/02/2026	APIs	100.00 %	0.00 %
07/02/2026	eBanking	100.00 %	0.00 %	07/02/2026	APIs	100.00 %	0.00 %
08/02/2026	eBanking	100.00 %	0.00 %	08/02/2026	APIs	100.00 %	0.00 %
09/02/2026	eBanking	100.00 %	0.00 %	09/02/2026	APIs	100.00 %	0.00 %
10/02/2026	eBanking	100.00 %	0.00 %	10/02/2026	APIs	100.00 %	0.00 %
11/02/2026	eBanking	100.00 %	0.00 %	11/02/2026	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/02/2026	eBanking	100.00 %	0.00 %
13/02/2026	eBanking	100.00 %	0.00 %
14/02/2026	eBanking	100.00 %	0.00 %
15/02/2026	eBanking	100.00 %	0.00 %
16/02/2026	eBanking	100.00 %	0.00 %
17/02/2026	eBanking	100.00 %	0.00 %
18/02/2026	eBanking	100.00 %	0.00 %
19/02/2026	eBanking	100.00 %	0.00 %
20/02/2026	eBanking	100.00 %	0.00 %
21/02/2026	eBanking	100.00 %	0.00 %
22/02/2026	eBanking	100.00 %	0.00 %
23/02/2026	eBanking	100.00 %	0.00 %
24/02/2026	eBanking	100.00 %	0.00 %
25/02/2026	eBanking	100.00 %	0.00 %
26/02/2026	eBanking	100.00 %	0.00 %
27/02/2026	eBanking	100.00 %	0.00 %
28/02/2026	eBanking	100.00 %	0.00 %
01/03/2026	eBanking	100.00 %	0.00 %
02/03/2026	eBanking	100.00 %	0.00 %
03/03/2026	eBanking	100.00 %	0.00 %
04/03/2026	eBanking	100.00 %	0.00 %
05/03/2026	eBanking	100.00 %	0.00 %
06/03/2026	eBanking	100.00 %	0.00 %
07/03/2026	eBanking	100.00 %	0.00 %
08/03/2026	eBanking	100.00 %	0.00 %
09/03/2026	eBanking	100.00 %	0.00 %
10/03/2026	eBanking	100.00 %	0.00 %
11/03/2026	eBanking	100.00 %	0.00 %
12/03/2026	eBanking	100.00 %	0.00 %
13/03/2026	eBanking	100.00 %	0.00 %
14/03/2026	eBanking	100.00 %	0.00 %
15/03/2026	eBanking	100.00 %	0.00 %
16/03/2026	eBanking	100.00 %	0.00 %
17/03/2026	eBanking	100.00 %	0.00 %
18/03/2026	eBanking	100.00 %	0.00 %
19/03/2026	eBanking	100.00 %	0.00 %
20/03/2026	eBanking	100.00 %	0.00 %
21/03/2026	eBanking	100.00 %	0.00 %
22/03/2026	eBanking	100.00 %	0.00 %
23/03/2026	eBanking	100.00 %	0.00 %
24/03/2026	eBanking	100.00 %	0.00 %
25/03/2026	eBanking	100.00 %	0.00 %
26/03/2026	eBanking	100.00 %	0.00 %
27/03/2026	eBanking	100.00 %	0.00 %
28/03/2026	eBanking	100.00 %	0.00 %
29/03/2026	eBanking	100.00 %	0.00 %
30/03/2026	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
10/02/2026	APIs	100.00 %	0.00 %
11/02/2026	APIs	100.00 %	0.00 %
12/02/2026	APIs	100.00 %	0.00 %
13/02/2026	APIs	100.00 %	0.00 %
14/02/2026	APIs	100.00 %	0.00 %
15/02/2026	APIs	100.00 %	0.00 %
16/02/2026	APIs	100.00 %	0.00 %
17/02/2026	APIs	100.00 %	0.00 %
18/02/2026	APIs	100.00 %	0.00 %
19/02/2026	APIs	100.00 %	0.00 %
20/02/2026	APIs	100.00 %	0.00 %
21/02/2026	APIs	100.00 %	0.00 %
22/02/2026	APIs	100.00 %	0.00 %
23/02/2026	APIs	100.00 %	0.00 %
24/02/2026	APIs	100.00 %	0.00 %
25/02/2026	APIs	100.00 %	0.00 %
26/02/2026	APIs	100.00 %	0.00 %
27/02/2026	APIs	100.00 %	0.00 %
28/02/2026	APIs	100.00 %	0.00 %
01/03/2026	APIs	100.00 %	0.00 %
02/03/2026	APIs	100.00 %	0.00 %
03/03/2026	APIs	100.00 %	0.00 %
04/03/2026	APIs	100.00 %	0.00 %
05/03/2026	APIs	100.00 %	0.00 %
06/03/2026	APIs	100.00 %	0.00 %
07/03/2026	APIs	100.00 %	0.00 %
08/03/2026	APIs	100.00 %	0.00 %
09/03/2026	APIs	100.00 %	0.00 %
10/03/2026	APIs	100.00 %	0.00 %
11/03/2026	APIs	100.00 %	0.00 %
12/03/2026	APIs	100.00 %	0.00 %
13/03/2026	APIs	100.00 %	0.00 %
14/03/2026	APIs	100.00 %	0.00 %
15/03/2026	APIs	100.00 %	0.00 %
16/03/2026	APIs	100.00 %	0.00 %
17/03/2026	APIs	100.00 %	0.00 %
18/03/2026	APIs	100.00 %	0.00 %
19/03/2026	APIs	100.00 %	0.00 %
20/03/2026	APIs	100.00 %	0.00 %
21/03/2026	APIs	100.00 %	0.00 %
22/03/2026	APIs	100.00 %	0.00 %
23/03/2026	APIs	100.00 %	0.00 %
24/03/2026	APIs	100.00 %	0.00 %
25/03/2026	APIs	100.00 %	0.00 %
26/03/2026	APIs	100.00 %	0.00 %
27/03/2026	APIs	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
28/03/2026	APIs	100.00 %	0.00 %
29/03/2026	APIs	100.00 %	0.00 %
30/03/2026	APIs	100.00 %	0.00 %

THE CYPRUS DEVELOPMENT BANK PC LTD

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

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

Report Period: 01/01/2026 - 31/03/2026

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 %
01/01/2026	0.00 %
02/01/2026	0.00 %
03/01/2026	0.00 %
04/01/2026	0.00 %
05/01/2026	0.00 %
06/01/2026	0.00 %
07/01/2026	0.00 %
08/01/2026	0.00 %
09/01/2026	0.00 %
10/01/2026	0.00 %
11/01/2026	0.00 %
12/01/2026	0.00 %
13/01/2026	0.00 %
14/01/2026	0.00 %
15/01/2026	0.00 %
16/01/2026	0.00 %
17/01/2026	0.00 %
18/01/2026	0.00 %
19/01/2026	0.00 %
20/01/2026	0.00 %
21/01/2026	0.00 %
22/01/2026	0.00 %
23/01/2026	0.00 %
24/01/2026	0.00 %
25/01/2026	0.00 %
26/01/2026	0.00 %
27/01/2026	0.00 %
28/01/2026	0.00 %
29/01/2026	0.00 %
30/01/2026	0.00 %
31/01/2026	0.00 %

Date	Error rate (%)
01/02/2026	0.00 %
02/02/2026	0.00 %
03/02/2026	0.00 %
04/02/2026	0.00 %
05/02/2026	0.00 %
06/02/2026	0.00 %
07/02/2026	0.00 %
08/02/2026	0.00 %
09/02/2026	0.00 %
10/02/2026	0.00 %
11/02/2026	0.00 %
12/02/2026	0.00 %
13/02/2026	0.00 %
14/02/2026	0.00 %
15/02/2026	0.00 %
16/02/2026	0.00 %
17/02/2026	0.00 %
18/02/2026	0.00 %
19/02/2026	0.00 %
20/02/2026	0.00 %
21/02/2026	0.00 %
22/02/2026	0.00 %
23/02/2026	0.00 %
24/02/2026	0.00 %
25/02/2026	0.00 %
26/02/2026	0.00 %
27/02/2026	0.00 %
28/02/2026	0.00 %
01/03/2026	0.00 %
02/03/2026	0.00 %
03/03/2026	0.00 %
04/03/2026	0.00 %
05/03/2026	0.00 %
06/03/2026	0.00 %
07/03/2026	0.00 %
08/03/2026	0.00 %
09/03/2026	0.00 %
10/03/2026	0.00 %
11/03/2026	0.00 %
12/03/2026	0.00 %
13/03/2026	0.00 %
14/03/2026	0.00 %
15/03/2026	0.00 %
16/03/2026	0.00 %
17/03/2026	0.00 %
18/03/2026	0.00 %
19/03/2026	0.00 %

Date	Error rate (%)
20/03/2026	0.00 %
21/03/2026	0.00 %
22/03/2026	0.00 %
23/03/2026	0.00 %
24/03/2026	0.00 %
25/03/2026	0.00 %
26/03/2026	0.00 %
27/03/2026	0.00 %
28/03/2026	0.00 %
29/03/2026	0.00 %
30/03/2026	0.00 %

THE CYPRUS DEVELOPMENT BANK PC LTD

CALCULATIONS

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

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

ABBREVIATIONS

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