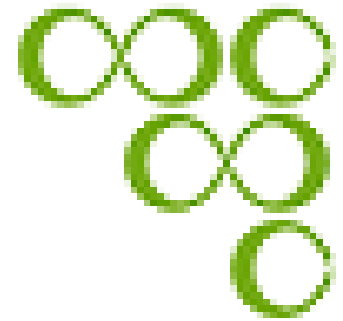




THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/07/2025 - 30/09/2025

General Information

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

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

Summary of Quarterly Statistics

Availability

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

Quarterly Statistics

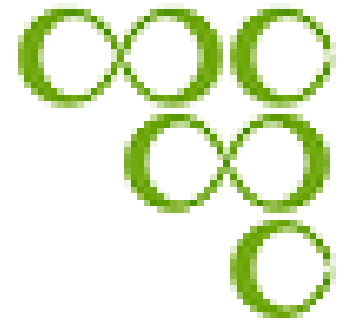
Uptime (%)	7	8	9
	July	August	September
APIs	99.24 %	100.00 %	100.00 %
eBanking	99.24 %	100.00 %	100.00 %

Downtime (%)	7	8	9
	July	August	September
APIs	0.76 %	0.00 %	0.00 %
eBanking	0.76 %	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: 01/07/2025 - 30/09/2025

Quarterly Statistics

AISP Response time (ms)	7	8	9
	July	August	September
	APIs	0	0
	eBanking	8307	6289

PISP Response time (ms)	7	8	9
	July	August	September
	APIs	0	0
	eBanking	1490	1160

CoF Response time (ms)	7	8	9
	July	August	September
	APIs	0	0

Error Rate (%)	7	8	9
	July	August	September
	APIs	0.00 %	0.00 %

THE CYPRUS DEVELOPMENT BANK PC LTD

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

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

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

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
01/07/2025	0	275	0	2020	0	5717	0	1673	0
02/07/2025	0	276	0	1820	0	3331	0	1577	0
03/07/2025	0	259	0	1814	0	4443	0	1761	0
04/07/2025	0	288	0	1574	0	4258	0	1672	0
05/07/2025	0	283	0	1330	0	2495	0	1757	0
06/07/2025	0	284	0	978	0	1670	0	2306	0
07/07/2025	0	277	0	1825	0	6119	0	1325	0
08/07/2025	0	242	0	1532	0	3928	0	1316	0
09/07/2025	0	349	0	2024	0	4323	0	1400	0
10/07/2025	0	285	0	1485	0	4121	0	1473	0
11/07/2025	0	263	0	1796	0	3615	0	1314	0
12/07/2025	0	315	0	1305	0	1026	0	1402	0
13/07/2025	0	249	0	1378	0	946	0	1502	0
14/07/2025	0	293	0	1811	0	4222	0	1248	0
15/07/2025	0	277	0	1657	0	4088	0	1339	0
16/07/2025	0	271	0	1636	0	4051	0	1227	0
17/07/2025	0	394	0	1519	0	4314	0	1295	0
18/07/2025	0	243	0	1457	0	5436	0	1264	0
19/07/2025	0	293	0	1152	0	1503	0	1471	0
20/07/2025	0	238	0	1007	0	1141	0	1496	0
21/07/2025	0	296	0	1657	0	6450	0	1290	0
22/07/2025	0	268	0	1810	0	4314	0	1193	0
23/07/2025	0	244	0	1666	0	3771	0	1267	0
24/07/2025	0	259	0	1733	0	4611	0	1305	0
25/07/2025	0	224	0	1698	0	4935	0	1164	0
26/07/2025	0	225	0	1036	0	1989	0	1400	0
27/07/2025	0	221	0	1185	0	1197	0	1949	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
28/07/2025	0	263	0	1899	0	3991	0	1258	0
29/07/2025	0	275	0	1642	0	4814	0	1162	0
30/07/2025	0	228	0	1465	0	3709	0	1035	0
31/07/2025	0	231	0	1574	0	3777	0	994	0
01/08/2025	0	214	0	1317	0	3206	0	1066	0
02/08/2025	0	293	0	745	0	735	0	1183	0
03/08/2025	0	216	0	960	0	788	0	1234	0
04/08/2025	0	225	0	1117	0	4612	0	987	0
05/08/2025	0	207	0	1319	0	4361	0	1109	0
06/08/2025	0	207	0	1214	0	2918	0	993	0
07/08/2025	0	250	0	1308	0	2647	0	969	0
08/08/2025	0	256	0	1042	0	4627	0	1000	0
09/08/2025	0	202	0	850	0	1060	0	1069	0
10/08/2025	0	146	0	707	0	1711	0	1073	0
11/08/2025	0	198	0	1275	0	5305	0	1090	0
12/08/2025	0	189	0	1420	0	3611	0	1071	0
13/08/2025	0	218	0	1403	0	3527	0	1051	0
14/08/2025	0	265	0	1118	0	4137	0	1111	0
15/08/2025	0	165	0	838	0	2494	0	1358	0
16/08/2025	0	213	0	872	0	696	0	1109	0
17/08/2025	0	135	0	732	0	633	0	1263	0
18/08/2025	0	234	0	1181	0	5350	0	1087	0
19/08/2025	0	225	0	1050	0	2491	0	1136	0
20/08/2025	0	231	0	1004	0	3402	0	1036	0
21/08/2025	0	185	0	1006	0	2216	0	1099	0
22/08/2025	0	173	0	998	0	3031	0	892	0
23/08/2025	0	174	0	871	0	879	0	1501	0
24/08/2025	0	234	0	1226	0	927	0	996	0
25/08/2025	0	251	0	1361	0	3464	0	974	0
26/08/2025	0	563	0	1273	0	2881	0	1019	0
27/08/2025	0	202	0	1187	0	3400	0	996	0
28/08/2025	0	200	0	1307	0	2953	0	1071	0
29/08/2025	0	211	0	1184	0	3640	0	992	0
30/08/2025	0	267	0	840	0	1047	0	1296	0
31/08/2025	0	203	0	951	0	870	0	1098	0
01/09/2025	0	233	0	1383	0	7578	0	983	0

	APIs Account Details	eBanking Account Details	APIs Balance Overview	eBanking Balance Overview	APIs Transaction History	eBanking Transaction History	APIs Payment	eBanking Payment	Confirmation of Funds
02/09/2025	0	202	0	1276	0	6461	0	998	0
03/09/2025	0	197	0	1637	0	3829	0	1125	0
04/09/2025	0	200	0	1345	0	6132	0	982	0
05/09/2025	0	260	0	1544	0	4704	0	1221	0
06/09/2025	0	227	0	1164	0	1820	0	1219	0
07/09/2025	0	116	0	770	0	617	0	1153	0
08/09/2025	0	183	0	1331	0	3501	0	1125	0
09/09/2025	0	249	0	1242	0	2895	0	1071	0
10/09/2025	0	257	0	1571	0	4273	0	1230	0
11/09/2025	0	351	0	1728	0	4783	0	1371	0
12/09/2025	0	249	0	1583	0	3098	0	1323	0
13/09/2025	0	516	0	1072	0	1327	0	1452	0
14/09/2025	0	234	0	987	0	803	0	1468	0
15/09/2025	0	255	0	1798	0	4444	0	1292	0
16/09/2025	0	260	0	1640	0	5180	0	1357	0
17/09/2025	0	226	0	1583	0	5905	0	1303	0
18/09/2025	0	229	0	1490	0	3981	0	1278	0
19/09/2025	0	250	0	1721	0	4043	0	1259	0
20/09/2025	0	219	0	1116	0	1217	0	1361	0
21/09/2025	0	238	0	850	0	2105	0	1579	0
22/09/2025	0	272	0	1768	0	3881	0	1277	0
23/09/2025	0	259	0	1826	0	4725	0	1388	0
24/09/2025	0	279	0	1584	0	4935	0	1272	0
25/09/2025	0	286	0	1550	0	3401	0	1387	0
26/09/2025	0	264	0	1529	0	6032	0	1211	0
27/09/2025	0	262	0	903	0	1646	0	1280	0
28/09/2025	0	237	0	964	0	1384	0	1478	0
29/09/2025	0	266	0	1800	0	5255	0	1300	0
30/09/2025		290		1781		3719		1402	

THE CYPRUS DEVELOPMENT BANK PC LTD

Report Start Date: 01/07/2025

Report End Date: 30/09/2025

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

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
01/07/2025	AISP	eBanking Account Details	275
01/07/2025	AISP	eBanking Balance Overview	2020
01/07/2025	AISP	eBanking Transaction History	5717
01/07/2025	PISP	eBanking Payment	1673
02/07/2025	AISP	eBanking Account Details	276
02/07/2025	AISP	eBanking Balance Overview	1820
02/07/2025	AISP	eBanking Transaction History	3331
02/07/2025	PISP	eBanking Payment	1577
03/07/2025	AISP	eBanking Account Details	259
03/07/2025	AISP	eBanking Balance Overview	1814
03/07/2025	AISP	eBanking Transaction History	4443
03/07/2025	PISP	eBanking Payment	1761
04/07/2025	AISP	eBanking Account Details	288
04/07/2025	AISP	eBanking Balance Overview	1574
04/07/2025	AISP	eBanking Transaction History	4258
04/07/2025	PISP	eBanking Payment	1672
05/07/2025	AISP	eBanking Account Details	283
05/07/2025	AISP	eBanking Balance Overview	1330
05/07/2025	AISP	eBanking Transaction History	2495
05/07/2025	PISP	eBanking Payment	1757
06/07/2025	AISP	eBanking Account Details	284

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/07/2025	AISP	eBanking Balance Overview	978
06/07/2025	AISP	eBanking Transaction History	1670
06/07/2025	PISP	eBanking Payment	2306
07/07/2025	AISP	eBanking Account Details	277
07/07/2025	AISP	eBanking Balance Overview	1825
07/07/2025	AISP	eBanking Transaction History	6119
07/07/2025	PISP	eBanking Payment	1325
08/07/2025	AISP	eBanking Account Details	242
08/07/2025	AISP	eBanking Balance Overview	1532
08/07/2025	AISP	eBanking Transaction History	3928
08/07/2025	PISP	eBanking Payment	1316
09/07/2025	AISP	eBanking Account Details	349
09/07/2025	AISP	eBanking Balance Overview	2024
09/07/2025	AISP	eBanking Transaction History	4323
09/07/2025	PISP	eBanking Payment	1400
10/07/2025	AISP	eBanking Account Details	285
10/07/2025	AISP	eBanking Balance Overview	1485
10/07/2025	AISP	eBanking Transaction History	4121
10/07/2025	PISP	eBanking Payment	1473
11/07/2025	AISP	eBanking Account Details	263
11/07/2025	AISP	eBanking Balance Overview	1796
11/07/2025	AISP	eBanking Transaction History	3615
11/07/2025	PISP	eBanking Payment	1314
12/07/2025	AISP	eBanking Account Details	315
12/07/2025	AISP	eBanking Balance Overview	1305
12/07/2025	AISP	eBanking Transaction History	1026
12/07/2025	PISP	eBanking Payment	1402
13/07/2025	AISP	eBanking Account Details	249
13/07/2025	AISP	eBanking Balance Overview	1378
13/07/2025	AISP	eBanking Transaction History	946

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/07/2025	PISP	eBanking Payment	1502
14/07/2025	AISP	eBanking Account Details	293
14/07/2025	AISP	eBanking Balance Overview	1811
14/07/2025	AISP	eBanking Transaction History	4222
14/07/2025	PISP	eBanking Payment	1248
15/07/2025	AISP	eBanking Account Details	277
15/07/2025	AISP	eBanking Balance Overview	1657
15/07/2025	AISP	eBanking Transaction History	4088
15/07/2025	PISP	eBanking Payment	1339
16/07/2025	AISP	eBanking Account Details	271
16/07/2025	AISP	eBanking Balance Overview	1636
16/07/2025	AISP	eBanking Transaction History	4051
16/07/2025	PISP	eBanking Payment	1227
17/07/2025	AISP	eBanking Account Details	394
17/07/2025	AISP	eBanking Balance Overview	1519
17/07/2025	AISP	eBanking Transaction History	4314
17/07/2025	PISP	eBanking Payment	1295
18/07/2025	AISP	eBanking Account Details	243
18/07/2025	AISP	eBanking Balance Overview	1457
18/07/2025	AISP	eBanking Transaction History	5436
18/07/2025	PISP	eBanking Payment	1264
19/07/2025	AISP	eBanking Account Details	293
19/07/2025	AISP	eBanking Balance Overview	1152
19/07/2025	AISP	eBanking Transaction History	1503
19/07/2025	PISP	eBanking Payment	1471
20/07/2025	AISP	eBanking Account Details	238
20/07/2025	AISP	eBanking Balance Overview	1007
20/07/2025	AISP	eBanking Transaction History	1141
20/07/2025	PISP	eBanking Payment	1496
21/07/2025	AISP	eBanking Account Details	296

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/07/2025	AISP	eBanking Balance Overview	1657
21/07/2025	AISP	eBanking Transaction History	6450
21/07/2025	PISP	eBanking Payment	1290
22/07/2025	AISP	eBanking Account Details	268
22/07/2025	AISP	eBanking Balance Overview	1810
22/07/2025	AISP	eBanking Transaction History	4314
22/07/2025	PISP	eBanking Payment	1193
23/07/2025	AISP	eBanking Account Details	244
23/07/2025	AISP	eBanking Balance Overview	1666
23/07/2025	AISP	eBanking Transaction History	3771
23/07/2025	PISP	eBanking Payment	1267
24/07/2025	AISP	eBanking Account Details	259
24/07/2025	AISP	eBanking Balance Overview	1733
24/07/2025	AISP	eBanking Transaction History	4611
24/07/2025	PISP	eBanking Payment	1305
25/07/2025	AISP	eBanking Account Details	224
25/07/2025	AISP	eBanking Balance Overview	1698
25/07/2025	AISP	eBanking Transaction History	4935
25/07/2025	PISP	eBanking Payment	1164
26/07/2025	AISP	eBanking Account Details	225
26/07/2025	AISP	eBanking Balance Overview	1036
26/07/2025	AISP	eBanking Transaction History	1989
26/07/2025	PISP	eBanking Payment	1400
27/07/2025	AISP	eBanking Account Details	221
27/07/2025	AISP	eBanking Balance Overview	1185
27/07/2025	AISP	eBanking Transaction History	1197
27/07/2025	PISP	eBanking Payment	1949
28/07/2025	AISP	eBanking Account Details	263
28/07/2025	AISP	eBanking Balance Overview	1899
28/07/2025	AISP	eBanking Transaction History	3991

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/07/2025	PISP	eBanking Payment	1258
29/07/2025	AISP	eBanking Account Details	275
29/07/2025	AISP	eBanking Balance Overview	1642
29/07/2025	AISP	eBanking Transaction History	4814
29/07/2025	PISP	eBanking Payment	1162
30/07/2025	AISP	eBanking Account Details	228
30/07/2025	AISP	eBanking Balance Overview	1465
30/07/2025	AISP	eBanking Transaction History	3709
30/07/2025	PISP	eBanking Payment	1035
31/07/2025	AISP	eBanking Account Details	231
31/07/2025	AISP	eBanking Balance Overview	1574
31/07/2025	AISP	eBanking Transaction History	3777
31/07/2025	PISP	eBanking Payment	994
01/08/2025	AISP	eBanking Account Details	214
01/08/2025	AISP	eBanking Balance Overview	1317
01/08/2025	AISP	eBanking Transaction History	3206
01/08/2025	PISP	eBanking Payment	1066
02/08/2025	AISP	eBanking Account Details	293
02/08/2025	AISP	eBanking Balance Overview	745
02/08/2025	AISP	eBanking Transaction History	735
02/08/2025	PISP	eBanking Payment	1183
03/08/2025	AISP	eBanking Account Details	216
03/08/2025	AISP	eBanking Balance Overview	960
03/08/2025	AISP	eBanking Transaction History	788
03/08/2025	PISP	eBanking Payment	1234
04/08/2025	AISP	eBanking Account Details	225
04/08/2025	AISP	eBanking Balance Overview	1117
04/08/2025	AISP	eBanking Transaction History	4612
04/08/2025	PISP	eBanking Payment	987
05/08/2025	AISP	eBanking Account Details	207

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/08/2025	AISP	eBanking Balance Overview	1319
05/08/2025	AISP	eBanking Transaction History	4361
05/08/2025	PISP	eBanking Payment	1109
06/08/2025	AISP	eBanking Account Details	207
06/08/2025	AISP	eBanking Balance Overview	1214
06/08/2025	AISP	eBanking Transaction History	2918
06/08/2025	PISP	eBanking Payment	993
07/08/2025	AISP	eBanking Account Details	250
07/08/2025	AISP	eBanking Balance Overview	1308
07/08/2025	AISP	eBanking Transaction History	2647
07/08/2025	PISP	eBanking Payment	969
08/08/2025	AISP	eBanking Account Details	256
08/08/2025	AISP	eBanking Balance Overview	1042
08/08/2025	AISP	eBanking Transaction History	4627
08/08/2025	PISP	eBanking Payment	1000
09/08/2025	AISP	eBanking Account Details	202
09/08/2025	AISP	eBanking Balance Overview	850
09/08/2025	AISP	eBanking Transaction History	1060
09/08/2025	PISP	eBanking Payment	1069
10/08/2025	AISP	eBanking Account Details	146
10/08/2025	AISP	eBanking Balance Overview	707
10/08/2025	AISP	eBanking Transaction History	1711
10/08/2025	PISP	eBanking Payment	1073
11/08/2025	AISP	eBanking Account Details	198
11/08/2025	AISP	eBanking Balance Overview	1275
11/08/2025	AISP	eBanking Transaction History	5305
11/08/2025	PISP	eBanking Payment	1090
12/08/2025	AISP	eBanking Account Details	189
12/08/2025	AISP	eBanking Balance Overview	1420
12/08/2025	AISP	eBanking Transaction History	3611

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/08/2025	PISP	eBanking Payment	1071
13/08/2025	AISP	eBanking Account Details	218
13/08/2025	AISP	eBanking Balance Overview	1403
13/08/2025	AISP	eBanking Transaction History	3527
13/08/2025	PISP	eBanking Payment	1051
14/08/2025	AISP	eBanking Account Details	265
14/08/2025	AISP	eBanking Balance Overview	1118
14/08/2025	AISP	eBanking Transaction History	4137
14/08/2025	PISP	eBanking Payment	1111
15/08/2025	AISP	eBanking Account Details	165
15/08/2025	AISP	eBanking Balance Overview	838
15/08/2025	AISP	eBanking Transaction History	2494
15/08/2025	PISP	eBanking Payment	1358
16/08/2025	AISP	eBanking Account Details	213
16/08/2025	AISP	eBanking Balance Overview	872
16/08/2025	AISP	eBanking Transaction History	696
16/08/2025	PISP	eBanking Payment	1109
17/08/2025	AISP	eBanking Account Details	135
17/08/2025	AISP	eBanking Balance Overview	732
17/08/2025	AISP	eBanking Transaction History	633
17/08/2025	PISP	eBanking Payment	1263
18/08/2025	AISP	eBanking Account Details	234
18/08/2025	AISP	eBanking Balance Overview	1181
18/08/2025	AISP	eBanking Transaction History	5350
18/08/2025	PISP	eBanking Payment	1087
19/08/2025	AISP	eBanking Account Details	225
19/08/2025	AISP	eBanking Balance Overview	1050
19/08/2025	AISP	eBanking Transaction History	2491
19/08/2025	PISP	eBanking Payment	1136
20/08/2025	AISP	eBanking Account Details	231

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/08/2025	AISP	eBanking Balance Overview	1004
20/08/2025	AISP	eBanking Transaction History	3402
20/08/2025	PISP	eBanking Payment	1036
21/08/2025	AISP	eBanking Account Details	185
21/08/2025	AISP	eBanking Balance Overview	1006
21/08/2025	AISP	eBanking Transaction History	2216
21/08/2025	PISP	eBanking Payment	1099
22/08/2025	AISP	eBanking Account Details	173
22/08/2025	AISP	eBanking Balance Overview	998
22/08/2025	AISP	eBanking Transaction History	3031
22/08/2025	PISP	eBanking Payment	892
23/08/2025	AISP	eBanking Account Details	174
23/08/2025	AISP	eBanking Balance Overview	871
23/08/2025	AISP	eBanking Transaction History	879
23/08/2025	PISP	eBanking Payment	1501
24/08/2025	AISP	eBanking Account Details	234
24/08/2025	AISP	eBanking Balance Overview	1226
24/08/2025	AISP	eBanking Transaction History	927
24/08/2025	PISP	eBanking Payment	996
25/08/2025	AISP	eBanking Account Details	251
25/08/2025	AISP	eBanking Balance Overview	1361
25/08/2025	AISP	eBanking Transaction History	3464
25/08/2025	PISP	eBanking Payment	974
26/08/2025	AISP	eBanking Account Details	563
26/08/2025	AISP	eBanking Balance Overview	1273
26/08/2025	AISP	eBanking Transaction History	2881
26/08/2025	PISP	eBanking Payment	1019
27/08/2025	AISP	eBanking Account Details	202
27/08/2025	AISP	eBanking Balance Overview	1187
27/08/2025	AISP	eBanking Transaction History	3400

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/08/2025	PISP	eBanking Payment	996
28/08/2025	AISP	eBanking Account Details	200
28/08/2025	AISP	eBanking Balance Overview	1307
28/08/2025	AISP	eBanking Transaction History	2953
28/08/2025	PISP	eBanking Payment	1071
29/08/2025	AISP	eBanking Account Details	211
29/08/2025	AISP	eBanking Balance Overview	1184
29/08/2025	AISP	eBanking Transaction History	3640
29/08/2025	PISP	eBanking Payment	992
30/08/2025	AISP	eBanking Account Details	267
30/08/2025	AISP	eBanking Balance Overview	840
30/08/2025	AISP	eBanking Transaction History	1047
30/08/2025	PISP	eBanking Payment	1296
31/08/2025	AISP	eBanking Account Details	203
31/08/2025	AISP	eBanking Balance Overview	951
31/08/2025	AISP	eBanking Transaction History	870
31/08/2025	PISP	eBanking Payment	1098
01/09/2025	AISP	eBanking Account Details	233
01/09/2025	AISP	eBanking Balance Overview	1383
01/09/2025	AISP	eBanking Transaction History	7578
01/09/2025	PISP	eBanking Payment	983
02/09/2025	AISP	eBanking Account Details	202
02/09/2025	AISP	eBanking Balance Overview	1276
02/09/2025	AISP	eBanking Transaction History	6461
02/09/2025	PISP	eBanking Payment	998
03/09/2025	AISP	eBanking Account Details	197
03/09/2025	AISP	eBanking Balance Overview	1637
03/09/2025	AISP	eBanking Transaction History	3829
03/09/2025	PISP	eBanking Payment	1125
04/09/2025	AISP	eBanking Account Details	200

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
04/09/2025	AISP	eBanking Balance Overview	1345
04/09/2025	AISP	eBanking Transaction History	6132
04/09/2025	PISP	eBanking Payment	982
05/09/2025	AISP	eBanking Account Details	260
05/09/2025	AISP	eBanking Balance Overview	1544
05/09/2025	AISP	eBanking Transaction History	4704
05/09/2025	PISP	eBanking Payment	1221
06/09/2025	AISP	eBanking Account Details	227
06/09/2025	AISP	eBanking Balance Overview	1164
06/09/2025	AISP	eBanking Transaction History	1820
06/09/2025	PISP	eBanking Payment	1219
07/09/2025	AISP	eBanking Account Details	116
07/09/2025	AISP	eBanking Balance Overview	770
07/09/2025	AISP	eBanking Transaction History	617
07/09/2025	PISP	eBanking Payment	1153
08/09/2025	AISP	eBanking Account Details	183
08/09/2025	AISP	eBanking Balance Overview	1331
08/09/2025	AISP	eBanking Transaction History	3501
08/09/2025	PISP	eBanking Payment	1125
09/09/2025	AISP	eBanking Account Details	249
09/09/2025	AISP	eBanking Balance Overview	1242
09/09/2025	AISP	eBanking Transaction History	2895
09/09/2025	PISP	eBanking Payment	1071
10/09/2025	AISP	eBanking Account Details	257
10/09/2025	AISP	eBanking Balance Overview	1571
10/09/2025	AISP	eBanking Transaction History	4273
10/09/2025	PISP	eBanking Payment	1230
11/09/2025	AISP	eBanking Account Details	351
11/09/2025	AISP	eBanking Balance Overview	1728
11/09/2025	AISP	eBanking Transaction History	4783

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
11/09/2025	PISP	eBanking Payment	1371
12/09/2025	AISP	eBanking Account Details	249
12/09/2025	AISP	eBanking Balance Overview	1583
12/09/2025	AISP	eBanking Transaction History	3098
12/09/2025	PISP	eBanking Payment	1323
13/09/2025	AISP	eBanking Account Details	516
13/09/2025	AISP	eBanking Balance Overview	1072
13/09/2025	AISP	eBanking Transaction History	1327
13/09/2025	PISP	eBanking Payment	1452
14/09/2025	AISP	eBanking Account Details	234
14/09/2025	AISP	eBanking Balance Overview	987
14/09/2025	AISP	eBanking Transaction History	803
14/09/2025	PISP	eBanking Payment	1468
15/09/2025	AISP	eBanking Account Details	255
15/09/2025	AISP	eBanking Balance Overview	1798
15/09/2025	AISP	eBanking Transaction History	4444
15/09/2025	PISP	eBanking Payment	1292
16/09/2025	AISP	eBanking Account Details	260
16/09/2025	AISP	eBanking Balance Overview	1640
16/09/2025	AISP	eBanking Transaction History	5180
16/09/2025	PISP	eBanking Payment	1357
17/09/2025	AISP	eBanking Account Details	226
17/09/2025	AISP	eBanking Balance Overview	1583
17/09/2025	AISP	eBanking Transaction History	5905
17/09/2025	PISP	eBanking Payment	1303
18/09/2025	AISP	eBanking Account Details	229
18/09/2025	AISP	eBanking Balance Overview	1490
18/09/2025	AISP	eBanking Transaction History	3981
18/09/2025	PISP	eBanking Payment	1278
19/09/2025	AISP	eBanking Account Details	250

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
19/09/2025	AISP	eBanking Balance Overview	1721
19/09/2025	AISP	eBanking Transaction History	4043
19/09/2025	PISP	eBanking Payment	1259
20/09/2025	AISP	eBanking Account Details	219
20/09/2025	AISP	eBanking Balance Overview	1116
20/09/2025	AISP	eBanking Transaction History	1217
20/09/2025	PISP	eBanking Payment	1361
21/09/2025	AISP	eBanking Account Details	238
21/09/2025	AISP	eBanking Balance Overview	850
21/09/2025	AISP	eBanking Transaction History	2105
21/09/2025	PISP	eBanking Payment	1579
22/09/2025	AISP	eBanking Account Details	272
22/09/2025	AISP	eBanking Balance Overview	1768
22/09/2025	AISP	eBanking Transaction History	3881
22/09/2025	PISP	eBanking Payment	1277
23/09/2025	AISP	eBanking Account Details	259
23/09/2025	AISP	eBanking Balance Overview	1826
23/09/2025	AISP	eBanking Transaction History	4725
23/09/2025	PISP	eBanking Payment	1388
24/09/2025	AISP	eBanking Account Details	279
24/09/2025	AISP	eBanking Balance Overview	1584
24/09/2025	AISP	eBanking Transaction History	4935
24/09/2025	PISP	eBanking Payment	1272
25/09/2025	AISP	eBanking Account Details	286
25/09/2025	AISP	eBanking Balance Overview	1550
25/09/2025	AISP	eBanking Transaction History	3401
25/09/2025	PISP	eBanking Payment	1387
26/09/2025	AISP	eBanking Account Details	264
26/09/2025	AISP	eBanking Balance Overview	1529
26/09/2025	AISP	eBanking Transaction History	6032

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
26/09/2025	PISP	eBanking Payment	1211
27/09/2025	AISP	eBanking Account Details	262
27/09/2025	AISP	eBanking Balance Overview	903
27/09/2025	AISP	eBanking Transaction History	1646
27/09/2025	PISP	eBanking Payment	1280
28/09/2025	AISP	eBanking Account Details	237
28/09/2025	AISP	eBanking Balance Overview	964
28/09/2025	AISP	eBanking Transaction History	1384
28/09/2025	PISP	eBanking Payment	1478
29/09/2025	AISP	eBanking Account Details	266
29/09/2025	AISP	eBanking Balance Overview	1800
29/09/2025	AISP	eBanking Transaction History	5255
29/09/2025	PISP	eBanking Payment	1300
30/09/2025	AISP	eBanking Account Details	290
30/09/2025	AISP	eBanking Balance Overview	1781
30/09/2025	AISP	eBanking Transaction History	3719
30/09/2025	PISP	eBanking Payment	1402

THE CYPRUS DEVELOPMENT BANK PC LTD

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

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

Report Period: 01/07/2025 - 30/09/2025

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/07/2025	eBanking	100.00 %	0.00 %	01/07/2025	APIs	100.00 %	0.00 %
02/07/2025	eBanking	100.00 %	0.00 %	02/07/2025	APIs	100.00 %	0.00 %
03/07/2025	eBanking	100.00 %	0.00 %	03/07/2025	APIs	100.00 %	0.00 %
04/07/2025	eBanking	100.00 %	0.00 %	04/07/2025	APIs	100.00 %	0.00 %
05/07/2025	eBanking	99.75 %	0.25 %	05/07/2025	APIs	99.75 %	0.25 %
06/07/2025	eBanking	100.00 %	0.00 %	06/07/2025	APIs	100.00 %	0.00 %
07/07/2025	eBanking	100.00 %	0.00 %	07/07/2025	APIs	100.00 %	0.00 %
08/07/2025	eBanking	100.00 %	0.00 %	08/07/2025	APIs	100.00 %	0.00 %
09/07/2025	eBanking	100.00 %	0.00 %	09/07/2025	APIs	100.00 %	0.00 %
10/07/2025	eBanking	100.00 %	0.00 %	10/07/2025	APIs	100.00 %	0.00 %
11/07/2025	eBanking	100.00 %	0.00 %	11/07/2025	APIs	100.00 %	0.00 %
12/07/2025	eBanking	100.00 %	0.00 %	12/07/2025	APIs	100.00 %	0.00 %
13/07/2025	eBanking	100.00 %	0.00 %	13/07/2025	APIs	100.00 %	0.00 %
14/07/2025	eBanking	100.00 %	0.00 %	14/07/2025	APIs	100.00 %	0.00 %
15/07/2025	eBanking	100.00 %	0.00 %	15/07/2025	APIs	100.00 %	0.00 %
16/07/2025	eBanking	100.00 %	0.00 %	16/07/2025	APIs	100.00 %	0.00 %
17/07/2025	eBanking	100.00 %	0.00 %	17/07/2025	APIs	100.00 %	0.00 %
18/07/2025	eBanking	100.00 %	0.00 %	18/07/2025	APIs	100.00 %	0.00 %
19/07/2025	eBanking	100.00 %	0.00 %	19/07/2025	APIs	100.00 %	0.00 %
20/07/2025	eBanking	100.00 %	0.00 %	20/07/2025	APIs	100.00 %	0.00 %
21/07/2025	eBanking	100.00 %	0.00 %	21/07/2025	APIs	100.00 %	0.00 %
22/07/2025	eBanking	100.00 %	0.00 %	22/07/2025	APIs	100.00 %	0.00 %
23/07/2025	eBanking	100.00 %	0.00 %	23/07/2025	APIs	100.00 %	0.00 %
24/07/2025	eBanking	100.00 %	0.00 %	24/07/2025	APIs	100.00 %	0.00 %
25/07/2025	eBanking	100.00 %	0.00 %	25/07/2025	APIs	100.00 %	0.00 %
26/07/2025	eBanking	100.00 %	0.00 %	26/07/2025	APIs	100.00 %	0.00 %
27/07/2025	eBanking	100.00 %	0.00 %	27/07/2025	APIs	100.00 %	0.00 %
28/07/2025	eBanking	100.00 %	0.00 %	28/07/2025	APIs	100.00 %	0.00 %
29/07/2025	eBanking	100.00 %	0.00 %	29/07/2025	APIs	100.00 %	0.00 %
30/07/2025	eBanking	100.00 %	0.00 %	30/07/2025	APIs	100.00 %	0.00 %
31/07/2025	eBanking	100.00 %	0.00 %	31/07/2025	APIs	100.00 %	0.00 %
01/08/2025	eBanking	100.00 %	0.00 %	01/08/2025	APIs	100.00 %	0.00 %
02/08/2025	eBanking	100.00 %	0.00 %	02/08/2025	APIs	100.00 %	0.00 %
03/08/2025	eBanking	100.00 %	0.00 %	03/08/2025	APIs	100.00 %	0.00 %
04/08/2025	eBanking	100.00 %	0.00 %	04/08/2025	APIs	100.00 %	0.00 %
05/08/2025	eBanking	100.00 %	0.00 %	05/08/2025	APIs	100.00 %	0.00 %
06/08/2025	eBanking	100.00 %	0.00 %	06/08/2025	APIs	100.00 %	0.00 %
07/08/2025	eBanking	100.00 %	0.00 %	07/08/2025	APIs	100.00 %	0.00 %
08/08/2025	eBanking	100.00 %	0.00 %	08/08/2025	APIs	100.00 %	0.00 %
09/08/2025	eBanking	100.00 %	0.00 %	09/08/2025	APIs	100.00 %	0.00 %
10/08/2025	eBanking	100.00 %	0.00 %				
11/08/2025	eBanking	100.00 %	0.00 %				

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
12/08/2025	eBanking	100.00 %	0.00 %
13/08/2025	eBanking	100.00 %	0.00 %
14/08/2025	eBanking	100.00 %	0.00 %
15/08/2025	eBanking	100.00 %	0.00 %
16/08/2025	eBanking	100.00 %	0.00 %
17/08/2025	eBanking	100.00 %	0.00 %
18/08/2025	eBanking	100.00 %	0.00 %
19/08/2025	eBanking	100.00 %	0.00 %
20/08/2025	eBanking	100.00 %	0.00 %
21/08/2025	eBanking	100.00 %	0.00 %
22/08/2025	eBanking	100.00 %	0.00 %
23/08/2025	eBanking	100.00 %	0.00 %
24/08/2025	eBanking	100.00 %	0.00 %
25/08/2025	eBanking	100.00 %	0.00 %
26/08/2025	eBanking	100.00 %	0.00 %
27/08/2025	eBanking	100.00 %	0.00 %
28/08/2025	eBanking	100.00 %	0.00 %
29/08/2025	eBanking	100.00 %	0.00 %
30/08/2025	eBanking	100.00 %	0.00 %
31/08/2025	eBanking	100.00 %	0.00 %
01/09/2025	eBanking	100.00 %	0.00 %
02/09/2025	eBanking	100.00 %	0.00 %
03/09/2025	eBanking	100.00 %	0.00 %
04/09/2025	eBanking	100.00 %	0.00 %
05/09/2025	eBanking	100.00 %	0.00 %
06/09/2025	eBanking	100.00 %	0.00 %
07/09/2025	eBanking	100.00 %	0.00 %
08/09/2025	eBanking	100.00 %	0.00 %
09/09/2025	eBanking	100.00 %	0.00 %
10/09/2025	eBanking	100.00 %	0.00 %
11/09/2025	eBanking	100.00 %	0.00 %
12/09/2025	eBanking	100.00 %	0.00 %
13/09/2025	eBanking	100.00 %	0.00 %
14/09/2025	eBanking	100.00 %	0.00 %
15/09/2025	eBanking	100.00 %	0.00 %
16/09/2025	eBanking	100.00 %	0.00 %
17/09/2025	eBanking	100.00 %	0.00 %
18/09/2025	eBanking	100.00 %	0.00 %
19/09/2025	eBanking	100.00 %	0.00 %
20/09/2025	eBanking	100.00 %	0.00 %
21/09/2025	eBanking	100.00 %	0.00 %
22/09/2025	eBanking	100.00 %	0.00 %
23/09/2025	eBanking	100.00 %	0.00 %
24/09/2025	eBanking	100.00 %	0.00 %
25/09/2025	eBanking	100.00 %	0.00 %
26/09/2025	eBanking	100.00 %	0.00 %
27/09/2025	eBanking	100.00 %	0.00 %
28/09/2025	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
10/08/2025	APIs	100.00 %	0.00 %
11/08/2025	APIs	100.00 %	0.00 %
12/08/2025	APIs	100.00 %	0.00 %
13/08/2025	APIs	100.00 %	0.00 %
14/08/2025	APIs	100.00 %	0.00 %
15/08/2025	APIs	100.00 %	0.00 %
16/08/2025	APIs	100.00 %	0.00 %
17/08/2025	APIs	100.00 %	0.00 %
18/08/2025	APIs	100.00 %	0.00 %
19/08/2025	APIs	100.00 %	0.00 %
20/08/2025	APIs	100.00 %	0.00 %
21/08/2025	APIs	100.00 %	0.00 %
22/08/2025	APIs	100.00 %	0.00 %
23/08/2025	APIs	100.00 %	0.00 %
24/08/2025	APIs	100.00 %	0.00 %
25/08/2025	APIs	100.00 %	0.00 %
26/08/2025	APIs	100.00 %	0.00 %
27/08/2025	APIs	100.00 %	0.00 %
28/08/2025	APIs	100.00 %	0.00 %
29/08/2025	APIs	100.00 %	0.00 %
30/08/2025	APIs	100.00 %	0.00 %
31/08/2025	APIs	100.00 %	0.00 %
01/09/2025	APIs	100.00 %	0.00 %
02/09/2025	APIs	100.00 %	0.00 %
03/09/2025	APIs	100.00 %	0.00 %
04/09/2025	APIs	100.00 %	0.00 %
05/09/2025	APIs	100.00 %	0.00 %
06/09/2025	APIs	100.00 %	0.00 %
07/09/2025	APIs	100.00 %	0.00 %
08/09/2025	APIs	100.00 %	0.00 %
09/09/2025	APIs	100.00 %	0.00 %
10/09/2025	APIs	100.00 %	0.00 %
11/09/2025	APIs	100.00 %	0.00 %
12/09/2025	APIs	100.00 %	0.00 %
13/09/2025	APIs	100.00 %	0.00 %
14/09/2025	APIs	100.00 %	0.00 %
15/09/2025	APIs	100.00 %	0.00 %
16/09/2025	APIs	100.00 %	0.00 %
17/09/2025	APIs	100.00 %	0.00 %
18/09/2025	APIs	100.00 %	0.00 %
19/09/2025	APIs	100.00 %	0.00 %
20/09/2025	APIs	100.00 %	0.00 %
21/09/2025	APIs	100.00 %	0.00 %
22/09/2025	APIs	100.00 %	0.00 %
23/09/2025	APIs	100.00 %	0.00 %
24/09/2025	APIs	100.00 %	0.00 %

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
29/09/2025	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
25/09/2025	APIs	100.00 %	0.00 %
26/09/2025	APIs	100.00 %	0.00 %
27/09/2025	APIs	100.00 %	0.00 %
28/09/2025	APIs	100.00 %	0.00 %
29/09/2025	APIs	100.00 %	0.00 %

THE CYPRUS DEVELOPMENT BANK PC LTD

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

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

Report Period: 01/07/2025 - 30/09/2025

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 %
01/07/2025	0.00 %
02/07/2025	0.00 %
03/07/2025	0.00 %
04/07/2025	0.00 %
05/07/2025	0.00 %
06/07/2025	0.00 %
07/07/2025	0.00 %
08/07/2025	0.00 %
09/07/2025	0.00 %
10/07/2025	0.00 %
11/07/2025	0.00 %
12/07/2025	0.00 %
13/07/2025	0.00 %
14/07/2025	0.00 %
15/07/2025	0.00 %
16/07/2025	0.00 %
17/07/2025	0.00 %
18/07/2025	0.00 %
19/07/2025	0.00 %
20/07/2025	0.00 %
21/07/2025	0.00 %
22/07/2025	0.00 %
23/07/2025	0.00 %
24/07/2025	0.00 %
25/07/2025	0.00 %
26/07/2025	0.00 %
27/07/2025	0.00 %
28/07/2025	0.00 %
29/07/2025	0.00 %
30/07/2025	0.00 %
31/07/2025	0.00 %

Date	Error rate (%)
01/08/2025	0.00 %
02/08/2025	0.00 %
03/08/2025	0.00 %
04/08/2025	0.00 %
05/08/2025	0.00 %
06/08/2025	0.00 %
07/08/2025	0.00 %
08/08/2025	0.00 %
09/08/2025	0.00 %
10/08/2025	0.00 %
11/08/2025	0.00 %
12/08/2025	0.00 %
13/08/2025	0.00 %
14/08/2025	0.00 %
15/08/2025	0.00 %
16/08/2025	0.00 %
17/08/2025	0.00 %
18/08/2025	0.00 %
19/08/2025	0.00 %
20/08/2025	0.00 %
21/08/2025	0.00 %
22/08/2025	0.00 %
23/08/2025	0.00 %
24/08/2025	0.00 %
25/08/2025	0.00 %
26/08/2025	0.00 %
27/08/2025	0.00 %
28/08/2025	0.00 %
29/08/2025	0.00 %
30/08/2025	0.00 %
31/08/2025	0.00 %
01/09/2025	0.00 %
02/09/2025	0.00 %
03/09/2025	0.00 %
04/09/2025	0.00 %
05/09/2025	0.00 %
06/09/2025	0.00 %
07/09/2025	0.00 %
08/09/2025	0.00 %
09/09/2025	0.00 %
10/09/2025	0.00 %
11/09/2025	0.00 %
12/09/2025	0.00 %
13/09/2025	0.00 %
14/09/2025	0.00 %
15/09/2025	0.00 %
16/09/2025	0.00 %

Date	Error rate (%)
17/09/2025	0.00 %
18/09/2025	0.00 %
19/09/2025	0.00 %
20/09/2025	0.00 %
21/09/2025	0.00 %
22/09/2025	0.00 %
23/09/2025	0.00 %
24/09/2025	0.00 %
25/09/2025	0.00 %
26/09/2025	0.00 %
27/09/2025	0.00 %
28/09/2025	0.00 %
29/09/2025	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