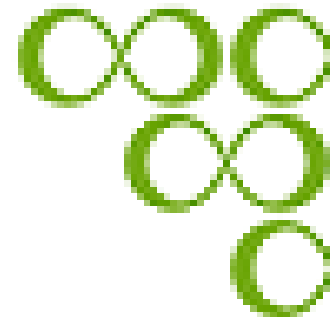




THE CYPRUS DEVELOPMENT BANK PC LTD

Report Period: 01/10/2025 - 31/12/2025

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

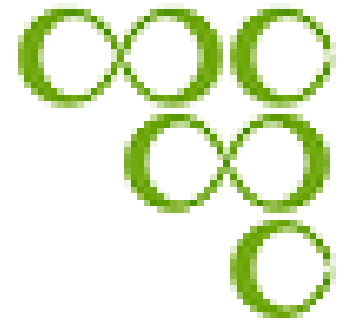
Uptime (%)	10	11	12
	October	November	December
APIs	99.72 %	100.00 %	100.00 %
eBanking	99.72 %	100.00 %	100.00 %

Downtime (%)	10	11	12
	October	November	December
APIs	0.28 %	0.00 %	0.00 %
eBanking	0.28 %	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: 01/10/2025 - 31/12/2025

Quarterly Statistics

AISP Response time (ms)	10	11	12
	October	November	December
	APIs	0	0
	eBanking	7322	6645
PISP Response time (ms)	10	11	12
	October	November	December
	APIs	0	0
	eBanking	1758	1427
CoF Response time (ms)	10	11	12
	October	November	December
	APIs	0	0
Error Rate (%)	10	11	12
	October	November	December
	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
01/10/2025	0	237	0	1040	0	5430	0	1504	0
02/10/2025	0	283	0	1874	0	4620	0	1367	0
03/10/2025	0	266	0	1630	0	4554	0	1209	0
04/10/2025	0	262	0	914	0	970	0	2270	0
05/10/2025	0	508	0	2052	0	1398	0	2343	0
06/10/2025	0	655	0	1988	0	3698	0	2237	0
07/10/2025	0	274	0	1802	0	4757	0	1575	0
08/10/2025	0	244	0	2011	0	3696	0	1467	0
09/10/2025	0	264	0	1911	0	2934	0	1539	0
10/10/2025	0	279	0	1892	0	2857	0	1419	0
11/10/2025	0	242	0	1333	0	934	0	1817	0
12/10/2025	0	244	0	1302	0	910	0	1459	0
13/10/2025	0	239	0	1585	0	4811	0	1551	0
14/10/2025	0	267	0	1760	0	3335	0	1564	0
15/10/2025	0	298	0	1808	0	3193	0	1594	0
16/10/2025	0	270	0	1715	0	3464	0	1562	0
17/10/2025	0	6027	0	1745	0	2735	0	1543	0
18/10/2025	0	389	0	1177	0	1425	0	1664	0
19/10/2025	0	205	0	1247	0	2712	0	1763	0
20/10/2025	0	244	0	1828	0	3075	0	1575	0
21/10/2025	0	252	0	1908	0	4934	0	1515	0
22/10/2025	0	258	0	1888	0	4445	0	1434	0
23/10/2025	0	259	0	1734	0	4487	0	1415	0
24/10/2025	0	265	0	1896	0	3421	0	1411	0
25/10/2025	0	389	0	1133	0	1237	0	1531	0
26/10/2025	0	265	0	1128	0	1679	0	3302	0
27/10/2025	0	277	0	2092	0	3911	0	1592	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
28/10/2025	0	329	0	1169	0	1517	0	1718	0
29/10/2025	0	291	0	1781	0	3420	0	1496	0
30/10/2025	0	374	0	1952	0	3278	0	1493	0
31/10/2025	0	271	0	1784	0	3700	0	1519	0
01/11/2025	0	308	0	1060	0	1708	0	1773	0
02/11/2025	0	324	0	1216	0	1629	0	1776	0
03/11/2025	0	258	0	1680	0	3852	0	1479	0
04/11/2025	0	264	0	1742	0	3913	0	1410	0
05/11/2025	0	261	0	1870	0	2924	0	1503	0
06/11/2025	0	267	0	1772	0	3571	0	1627	0
07/11/2025	0	273	0	1862	0	3719	0	1501	0
08/11/2025	0	214	0	1278	0	1132	0	1752	0
09/11/2025	0	309	0	1218	0	1022	0	1647	0
10/11/2025	0	234	0	1949	0	4526	0	1534	0
11/11/2025	0	260	0	1889	0	2499	0	1461	0
12/11/2025	0	245	0	1882	0	2740	0	1562	0
13/11/2025	0	228	0	1955	0	4013	0	1419	0
14/11/2025	0	247	0	1737	0	3873	0	1413	0
15/11/2025	0	289	0	1317	0	1820	0	1586	0
16/11/2025	0	219	0	878	0	1996	0	1701	0
17/11/2025	0	251	0	1843	0	5404	0	1476	0
18/11/2025	0	269	0	2099	0	6017	0	1503	0
19/11/2025	0	248	0	2079	0	3070	0	1536	0
20/11/2025	0	273	0	1875	0	3125	0	1916	0
21/11/2025	0	253	0	1765	0	2513	0	1515	0
22/11/2025	0	308	0	997	0	1135	0	1560	0
23/11/2025	0	240	0	1329	0	2740	0	1438	0
24/11/2025	0	260	0	2046	0	4960	0	1559	0
25/11/2025	0	258	0	1843	0	4125	0	1471	0
26/11/2025	0	257	0	1949	0	3094	0	1458	0
27/11/2025	0	270	0	1779	0	2906	0	1562	0
28/11/2025	0	252	0	1750	0	3694	0	1513	0
29/11/2025	0	275	0	1629	0	1158	0	1659	0
30/11/2025	0	249	0	1103	0	1701	0	1734	0
01/12/2025	0	270	0	1852	0	4957	0	1556	0
02/12/2025	0	265	0	1316	0	3536	0	1513	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
03/12/2025	0	267	0	1334	0	3437	0	1458	0
04/12/2025	0	238	0	1315	0	3694	0	1602	0
05/12/2025	0	252	0	1469	0	3982	0	1529	0
06/12/2025	0	256	0	1183	0	2374	0	1823	0
07/12/2025	0	227	0	1078	0	948	0	1622	0
08/12/2025	0	256	0	1471	0	3871	0	1613	0
09/12/2025	0	257	0	1315	0	2689	0	1631	0
10/12/2025	0	260	0	1351	0	3686	0	1613	0
11/12/2025	0	256	0	1271	0	3244	0	1334	0
12/12/2025	0	240	0	904	0	2721	0	1218	0
13/12/2025	0	204	0	829	0	999	0	1369	0
14/12/2025	0	215	0	801	0	967	0	1287	0
15/12/2025	0	245	0	1101	0	3723	0	1205	0
16/12/2025	0	199	0	1183	0	3235	0	1215	0
17/12/2025	0	214	0	1065	0	2674	0	1241	0
18/12/2025	0	221	0	1122	0	2740	0	1219	0
19/12/2025	0	238	0	1018	0	3432	0	1196	0
20/12/2025	0	227	0	862	0	900	0	1422	0
21/12/2025	0	185	0	849	0	5530	0	1227	0
22/12/2025	0	219	0	1211	0	4884	0	1262	0
23/12/2025	0	240	0	1078	0	3443	0	1120	0
24/12/2025	0	272	0	949	0	2494	0	1226	0
25/12/2025	0	220	0	860	0	1043	0	1293	0
26/12/2025	0	215	0	751	0	1123	0	1417	0
27/12/2025	0	198	0	730	0	1264	0	1297	0
28/12/2025	0	195	0	570	0	1358	0	1318	0
29/12/2025	0	275	0	1144	0	5673	0	1235	0
30/12/2025	0	227	0	1107	0	3068	0	1323	0
31/12/2025		201		1195		2855		1253	

THE CYPRUS DEVELOPMENT BANK PC LTD

Report Start Date: 01/10/2025

Report End Date: 31/12/2025

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)
01/10/2025	AISP	eBanking Account Details	237
01/10/2025	AISP	eBanking Balance Overview	1040
01/10/2025	AISP	eBanking Transaction History	5430
01/10/2025	PISP	eBanking Payment	1504
02/10/2025	AISP	eBanking Account Details	283
02/10/2025	AISP	eBanking Balance Overview	1874
02/10/2025	AISP	eBanking Transaction History	4620
02/10/2025	PISP	eBanking Payment	1367
03/10/2025	AISP	eBanking Account Details	266
03/10/2025	AISP	eBanking Balance Overview	1630
03/10/2025	AISP	eBanking Transaction History	4554
03/10/2025	PISP	eBanking Payment	1209
04/10/2025	AISP	eBanking Account Details	262
04/10/2025	AISP	eBanking Balance Overview	914
04/10/2025	AISP	eBanking Transaction History	970
04/10/2025	PISP	eBanking Payment	2270
05/10/2025	AISP	eBanking Account Details	508
05/10/2025	AISP	eBanking Balance Overview	2052
05/10/2025	AISP	eBanking Transaction History	1398
05/10/2025	PISP	eBanking Payment	2343
06/10/2025	AISP	eBanking Account Details	655

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
06/10/2025	AISP	eBanking Balance Overview	1988
06/10/2025	AISP	eBanking Transaction History	3698
06/10/2025	PISP	eBanking Payment	2237
07/10/2025	AISP	eBanking Account Details	274
07/10/2025	AISP	eBanking Balance Overview	1802
07/10/2025	AISP	eBanking Transaction History	4757
07/10/2025	PISP	eBanking Payment	1575
08/10/2025	AISP	eBanking Account Details	244
08/10/2025	AISP	eBanking Balance Overview	2011
08/10/2025	AISP	eBanking Transaction History	3696
08/10/2025	PISP	eBanking Payment	1467
09/10/2025	AISP	eBanking Account Details	264
09/10/2025	AISP	eBanking Balance Overview	1911
09/10/2025	AISP	eBanking Transaction History	2934
09/10/2025	PISP	eBanking Payment	1539
10/10/2025	AISP	eBanking Account Details	279
10/10/2025	AISP	eBanking Balance Overview	1892
10/10/2025	AISP	eBanking Transaction History	2857
10/10/2025	PISP	eBanking Payment	1419
11/10/2025	AISP	eBanking Account Details	242
11/10/2025	AISP	eBanking Balance Overview	1333
11/10/2025	AISP	eBanking Transaction History	934
11/10/2025	PISP	eBanking Payment	1817
12/10/2025	AISP	eBanking Account Details	244
12/10/2025	AISP	eBanking Balance Overview	1302
12/10/2025	AISP	eBanking Transaction History	910
12/10/2025	PISP	eBanking Payment	1459
13/10/2025	AISP	eBanking Account Details	239
13/10/2025	AISP	eBanking Balance Overview	1585
13/10/2025	AISP	eBanking Transaction History	4811

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
13/10/2025	PISP	eBanking Payment	1551
14/10/2025	AISP	eBanking Account Details	267
14/10/2025	AISP	eBanking Balance Overview	1760
14/10/2025	AISP	eBanking Transaction History	3335
14/10/2025	PISP	eBanking Payment	1564
15/10/2025	AISP	eBanking Account Details	298
15/10/2025	AISP	eBanking Balance Overview	1808
15/10/2025	AISP	eBanking Transaction History	3193
15/10/2025	PISP	eBanking Payment	1594
16/10/2025	AISP	eBanking Account Details	270
16/10/2025	AISP	eBanking Balance Overview	1715
16/10/2025	AISP	eBanking Transaction History	3464
16/10/2025	PISP	eBanking Payment	1562
17/10/2025	AISP	eBanking Account Details	6027
17/10/2025	AISP	eBanking Balance Overview	1745
17/10/2025	AISP	eBanking Transaction History	2735
17/10/2025	PISP	eBanking Payment	1543
18/10/2025	AISP	eBanking Account Details	389
18/10/2025	AISP	eBanking Balance Overview	1177
18/10/2025	AISP	eBanking Transaction History	1425
18/10/2025	PISP	eBanking Payment	1664
19/10/2025	AISP	eBanking Account Details	205
19/10/2025	AISP	eBanking Balance Overview	1247
19/10/2025	AISP	eBanking Transaction History	2712
19/10/2025	PISP	eBanking Payment	1763
20/10/2025	AISP	eBanking Account Details	244
20/10/2025	AISP	eBanking Balance Overview	1828
20/10/2025	AISP	eBanking Transaction History	3075
20/10/2025	PISP	eBanking Payment	1575
21/10/2025	AISP	eBanking Account Details	252

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
21/10/2025	AISP	eBanking Balance Overview	1908
21/10/2025	AISP	eBanking Transaction History	4934
21/10/2025	PISP	eBanking Payment	1515
22/10/2025	AISP	eBanking Account Details	258
22/10/2025	AISP	eBanking Balance Overview	1888
22/10/2025	AISP	eBanking Transaction History	4445
22/10/2025	PISP	eBanking Payment	1434
23/10/2025	AISP	eBanking Account Details	259
23/10/2025	AISP	eBanking Balance Overview	1734
23/10/2025	AISP	eBanking Transaction History	4487
23/10/2025	PISP	eBanking Payment	1415
24/10/2025	AISP	eBanking Account Details	265
24/10/2025	AISP	eBanking Balance Overview	1896
24/10/2025	AISP	eBanking Transaction History	3421
24/10/2025	PISP	eBanking Payment	1411
25/10/2025	AISP	eBanking Account Details	389
25/10/2025	AISP	eBanking Balance Overview	1133
25/10/2025	AISP	eBanking Transaction History	1237
25/10/2025	PISP	eBanking Payment	1531
26/10/2025	AISP	eBanking Account Details	265
26/10/2025	AISP	eBanking Balance Overview	1128
26/10/2025	AISP	eBanking Transaction History	1679
26/10/2025	PISP	eBanking Payment	3302
27/10/2025	AISP	eBanking Account Details	277
27/10/2025	AISP	eBanking Balance Overview	2092
27/10/2025	AISP	eBanking Transaction History	3911
27/10/2025	PISP	eBanking Payment	1592
28/10/2025	AISP	eBanking Account Details	329
28/10/2025	AISP	eBanking Balance Overview	1169
28/10/2025	AISP	eBanking Transaction History	1517

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
28/10/2025	PISP	eBanking Payment	1718
29/10/2025	AISP	eBanking Account Details	291
29/10/2025	AISP	eBanking Balance Overview	1781
29/10/2025	AISP	eBanking Transaction History	3420
29/10/2025	PISP	eBanking Payment	1496
30/10/2025	AISP	eBanking Account Details	374
30/10/2025	AISP	eBanking Balance Overview	1952
30/10/2025	AISP	eBanking Transaction History	3278
30/10/2025	PISP	eBanking Payment	1493
31/10/2025	AISP	eBanking Account Details	271
31/10/2025	AISP	eBanking Balance Overview	1784
31/10/2025	AISP	eBanking Transaction History	3700
31/10/2025	PISP	eBanking Payment	1519
01/11/2025	AISP	eBanking Account Details	308
01/11/2025	AISP	eBanking Balance Overview	1060
01/11/2025	AISP	eBanking Transaction History	1708
01/11/2025	PISP	eBanking Payment	1773
02/11/2025	AISP	eBanking Account Details	324
02/11/2025	AISP	eBanking Balance Overview	1216
02/11/2025	AISP	eBanking Transaction History	1629
02/11/2025	PISP	eBanking Payment	1776
03/11/2025	AISP	eBanking Account Details	258
03/11/2025	AISP	eBanking Balance Overview	1680
03/11/2025	AISP	eBanking Transaction History	3852
03/11/2025	PISP	eBanking Payment	1479
04/11/2025	AISP	eBanking Account Details	264
04/11/2025	AISP	eBanking Balance Overview	1742
04/11/2025	AISP	eBanking Transaction History	3913
04/11/2025	PISP	eBanking Payment	1410
05/11/2025	AISP	eBanking Account Details	261

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/11/2025	AISP	eBanking Balance Overview	1870
05/11/2025	AISP	eBanking Transaction History	2924
05/11/2025	PISP	eBanking Payment	1503
06/11/2025	AISP	eBanking Account Details	267
06/11/2025	AISP	eBanking Balance Overview	1772
06/11/2025	AISP	eBanking Transaction History	3571
06/11/2025	PISP	eBanking Payment	1627
07/11/2025	AISP	eBanking Account Details	273
07/11/2025	AISP	eBanking Balance Overview	1862
07/11/2025	AISP	eBanking Transaction History	3719
07/11/2025	PISP	eBanking Payment	1501
08/11/2025	AISP	eBanking Account Details	214
08/11/2025	AISP	eBanking Balance Overview	1278
08/11/2025	AISP	eBanking Transaction History	1132
08/11/2025	PISP	eBanking Payment	1752
09/11/2025	AISP	eBanking Account Details	309
09/11/2025	AISP	eBanking Balance Overview	1218
09/11/2025	AISP	eBanking Transaction History	1022
09/11/2025	PISP	eBanking Payment	1647
10/11/2025	AISP	eBanking Account Details	234
10/11/2025	AISP	eBanking Balance Overview	1949
10/11/2025	AISP	eBanking Transaction History	4526
10/11/2025	PISP	eBanking Payment	1534
11/11/2025	AISP	eBanking Account Details	260
11/11/2025	AISP	eBanking Balance Overview	1889
11/11/2025	AISP	eBanking Transaction History	2499
11/11/2025	PISP	eBanking Payment	1461
12/11/2025	AISP	eBanking Account Details	245
12/11/2025	AISP	eBanking Balance Overview	1882
12/11/2025	AISP	eBanking Transaction History	2740

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/11/2025	PISP	eBanking Payment	1562
13/11/2025	AISP	eBanking Account Details	228
13/11/2025	AISP	eBanking Balance Overview	1955
13/11/2025	AISP	eBanking Transaction History	4013
13/11/2025	PISP	eBanking Payment	1419
14/11/2025	AISP	eBanking Account Details	247
14/11/2025	AISP	eBanking Balance Overview	1737
14/11/2025	AISP	eBanking Transaction History	3873
14/11/2025	PISP	eBanking Payment	1413
15/11/2025	AISP	eBanking Account Details	289
15/11/2025	AISP	eBanking Balance Overview	1317
15/11/2025	AISP	eBanking Transaction History	1820
15/11/2025	PISP	eBanking Payment	1586
16/11/2025	AISP	eBanking Account Details	219
16/11/2025	AISP	eBanking Balance Overview	878
16/11/2025	AISP	eBanking Transaction History	1996
16/11/2025	PISP	eBanking Payment	1701
17/11/2025	AISP	eBanking Account Details	251
17/11/2025	AISP	eBanking Balance Overview	1843
17/11/2025	AISP	eBanking Transaction History	5404
17/11/2025	PISP	eBanking Payment	1476
18/11/2025	AISP	eBanking Account Details	269
18/11/2025	AISP	eBanking Balance Overview	2099
18/11/2025	AISP	eBanking Transaction History	6017
18/11/2025	PISP	eBanking Payment	1503
19/11/2025	AISP	eBanking Account Details	248
19/11/2025	AISP	eBanking Balance Overview	2079
19/11/2025	AISP	eBanking Transaction History	3070
19/11/2025	PISP	eBanking Payment	1536
20/11/2025	AISP	eBanking Account Details	273

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/11/2025	AISP	eBanking Balance Overview	1875
20/11/2025	AISP	eBanking Transaction History	3125
20/11/2025	PISP	eBanking Payment	1916
21/11/2025	AISP	eBanking Account Details	253
21/11/2025	AISP	eBanking Balance Overview	1765
21/11/2025	AISP	eBanking Transaction History	2513
21/11/2025	PISP	eBanking Payment	1515
22/11/2025	AISP	eBanking Account Details	308
22/11/2025	AISP	eBanking Balance Overview	997
22/11/2025	AISP	eBanking Transaction History	1135
22/11/2025	PISP	eBanking Payment	1560
23/11/2025	AISP	eBanking Account Details	240
23/11/2025	AISP	eBanking Balance Overview	1329
23/11/2025	AISP	eBanking Transaction History	2740
23/11/2025	PISP	eBanking Payment	1438
24/11/2025	AISP	eBanking Account Details	260
24/11/2025	AISP	eBanking Balance Overview	2046
24/11/2025	AISP	eBanking Transaction History	4960
24/11/2025	PISP	eBanking Payment	1559
25/11/2025	AISP	eBanking Account Details	258
25/11/2025	AISP	eBanking Balance Overview	1843
25/11/2025	AISP	eBanking Transaction History	4125
25/11/2025	PISP	eBanking Payment	1471
26/11/2025	AISP	eBanking Account Details	257
26/11/2025	AISP	eBanking Balance Overview	1949
26/11/2025	AISP	eBanking Transaction History	3094
26/11/2025	PISP	eBanking Payment	1458
27/11/2025	AISP	eBanking Account Details	270
27/11/2025	AISP	eBanking Balance Overview	1779
27/11/2025	AISP	eBanking Transaction History	2906

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/11/2025	PISP	eBanking Payment	1562
28/11/2025	AISP	eBanking Account Details	252
28/11/2025	AISP	eBanking Balance Overview	1750
28/11/2025	AISP	eBanking Transaction History	3694
28/11/2025	PISP	eBanking Payment	1513
29/11/2025	AISP	eBanking Account Details	275
29/11/2025	AISP	eBanking Balance Overview	1629
29/11/2025	AISP	eBanking Transaction History	1158
29/11/2025	PISP	eBanking Payment	1659
30/11/2025	AISP	eBanking Account Details	249
30/11/2025	AISP	eBanking Balance Overview	1103
30/11/2025	AISP	eBanking Transaction History	1701
30/11/2025	PISP	eBanking Payment	1734
01/12/2025	AISP	eBanking Account Details	270
01/12/2025	AISP	eBanking Balance Overview	1852
01/12/2025	AISP	eBanking Transaction History	4957
01/12/2025	PISP	eBanking Payment	1556
02/12/2025	AISP	eBanking Account Details	265
02/12/2025	AISP	eBanking Balance Overview	1316
02/12/2025	AISP	eBanking Transaction History	3536
02/12/2025	PISP	eBanking Payment	1513
03/12/2025	AISP	eBanking Account Details	267
03/12/2025	AISP	eBanking Balance Overview	1334
03/12/2025	AISP	eBanking Transaction History	3437
03/12/2025	PISP	eBanking Payment	1458
04/12/2025	AISP	eBanking Account Details	238
04/12/2025	AISP	eBanking Balance Overview	1315
04/12/2025	AISP	eBanking Transaction History	3694
04/12/2025	PISP	eBanking Payment	1602
05/12/2025	AISP	eBanking Account Details	252

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
05/12/2025	AISP	eBanking Balance Overview	1469
05/12/2025	AISP	eBanking Transaction History	3982
05/12/2025	PISP	eBanking Payment	1529
06/12/2025	AISP	eBanking Account Details	256
06/12/2025	AISP	eBanking Balance Overview	1183
06/12/2025	AISP	eBanking Transaction History	2374
06/12/2025	PISP	eBanking Payment	1823
07/12/2025	AISP	eBanking Account Details	227
07/12/2025	AISP	eBanking Balance Overview	1078
07/12/2025	AISP	eBanking Transaction History	948
07/12/2025	PISP	eBanking Payment	1622
08/12/2025	AISP	eBanking Account Details	256
08/12/2025	AISP	eBanking Balance Overview	1471
08/12/2025	AISP	eBanking Transaction History	3871
08/12/2025	PISP	eBanking Payment	1613
09/12/2025	AISP	eBanking Account Details	257
09/12/2025	AISP	eBanking Balance Overview	1315
09/12/2025	AISP	eBanking Transaction History	2689
09/12/2025	PISP	eBanking Payment	1631
10/12/2025	AISP	eBanking Account Details	260
10/12/2025	AISP	eBanking Balance Overview	1351
10/12/2025	AISP	eBanking Transaction History	3686
10/12/2025	PISP	eBanking Payment	1613
11/12/2025	AISP	eBanking Account Details	256
11/12/2025	AISP	eBanking Balance Overview	1271
11/12/2025	AISP	eBanking Transaction History	3244
11/12/2025	PISP	eBanking Payment	1334
12/12/2025	AISP	eBanking Account Details	240
12/12/2025	AISP	eBanking Balance Overview	904
12/12/2025	AISP	eBanking Transaction History	2721

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
12/12/2025	PISP	eBanking Payment	1218
13/12/2025	AISP	eBanking Account Details	204
13/12/2025	AISP	eBanking Balance Overview	829
13/12/2025	AISP	eBanking Transaction History	999
13/12/2025	PISP	eBanking Payment	1369
14/12/2025	AISP	eBanking Account Details	215
14/12/2025	AISP	eBanking Balance Overview	801
14/12/2025	AISP	eBanking Transaction History	967
14/12/2025	PISP	eBanking Payment	1287
15/12/2025	AISP	eBanking Account Details	245
15/12/2025	AISP	eBanking Balance Overview	1101
15/12/2025	AISP	eBanking Transaction History	3723
15/12/2025	PISP	eBanking Payment	1205
16/12/2025	AISP	eBanking Account Details	199
16/12/2025	AISP	eBanking Balance Overview	1183
16/12/2025	AISP	eBanking Transaction History	3235
16/12/2025	PISP	eBanking Payment	1215
17/12/2025	AISP	eBanking Account Details	214
17/12/2025	AISP	eBanking Balance Overview	1065
17/12/2025	AISP	eBanking Transaction History	2674
17/12/2025	PISP	eBanking Payment	1241
18/12/2025	AISP	eBanking Account Details	221
18/12/2025	AISP	eBanking Balance Overview	1122
18/12/2025	AISP	eBanking Transaction History	2740
18/12/2025	PISP	eBanking Payment	1219
19/12/2025	AISP	eBanking Account Details	238
19/12/2025	AISP	eBanking Balance Overview	1018
19/12/2025	AISP	eBanking Transaction History	3432
19/12/2025	PISP	eBanking Payment	1196
20/12/2025	AISP	eBanking Account Details	227

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
20/12/2025	AISP	eBanking Balance Overview	862
20/12/2025	AISP	eBanking Transaction History	900
20/12/2025	PISP	eBanking Payment	1422
21/12/2025	AISP	eBanking Account Details	185
21/12/2025	AISP	eBanking Balance Overview	849
21/12/2025	AISP	eBanking Transaction History	5530
21/12/2025	PISP	eBanking Payment	1227
22/12/2025	AISP	eBanking Account Details	219
22/12/2025	AISP	eBanking Balance Overview	1211
22/12/2025	AISP	eBanking Transaction History	4884
22/12/2025	PISP	eBanking Payment	1262
23/12/2025	AISP	eBanking Account Details	240
23/12/2025	AISP	eBanking Balance Overview	1078
23/12/2025	AISP	eBanking Transaction History	3443
23/12/2025	PISP	eBanking Payment	1120
24/12/2025	AISP	eBanking Account Details	272
24/12/2025	AISP	eBanking Balance Overview	949
24/12/2025	AISP	eBanking Transaction History	2494
24/12/2025	PISP	eBanking Payment	1226
25/12/2025	AISP	eBanking Account Details	220
25/12/2025	AISP	eBanking Balance Overview	860
25/12/2025	AISP	eBanking Transaction History	1043
25/12/2025	PISP	eBanking Payment	1293
26/12/2025	AISP	eBanking Account Details	215
26/12/2025	AISP	eBanking Balance Overview	751
26/12/2025	AISP	eBanking Transaction History	1123
26/12/2025	PISP	eBanking Payment	1417
27/12/2025	AISP	eBanking Account Details	198
27/12/2025	AISP	eBanking Balance Overview	730
27/12/2025	AISP	eBanking Transaction History	1264

Payments services user interface			
Date	Service	Endpoint name	Average Response time (ms)
27/12/2025	PISP	eBanking Payment	1297
28/12/2025	AISP	eBanking Account Details	195
28/12/2025	AISP	eBanking Balance Overview	570
28/12/2025	AISP	eBanking Transaction History	1358
28/12/2025	PISP	eBanking Payment	1318
29/12/2025	AISP	eBanking Account Details	275
29/12/2025	AISP	eBanking Balance Overview	1144
29/12/2025	AISP	eBanking Transaction History	5673
29/12/2025	PISP	eBanking Payment	1235
30/12/2025	AISP	eBanking Account Details	227
30/12/2025	AISP	eBanking Balance Overview	1107
30/12/2025	AISP	eBanking Transaction History	3068
30/12/2025	PISP	eBanking Payment	1323
31/12/2025	AISP	eBanking Account Details	201
31/12/2025	AISP	eBanking Balance Overview	1195
31/12/2025	AISP	eBanking Transaction History	2855
31/12/2025	PISP	eBanking Payment	1253

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: 01/10/2025 - 31/12/2025

Payments services user interface daily availability				Bank's dedicated interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)	Date	Service	Uptime (%)	Downtime (%)
01/10/2025	eBanking	100.00 %	0.00 %	01/10/2025	APIs	100.00 %	0.00 %
02/10/2025	eBanking	100.00 %	0.00 %	02/10/2025	APIs	100.00 %	0.00 %
03/10/2025	eBanking	100.00 %	0.00 %	03/10/2025	APIs	100.00 %	0.00 %
04/10/2025	eBanking	100.00 %	0.00 %	04/10/2025	APIs	100.00 %	0.00 %
05/10/2025	eBanking	99.91 %	0.09 %	05/10/2025	APIs	99.91 %	0.09 %
06/10/2025	eBanking	100.00 %	0.00 %	06/10/2025	APIs	100.00 %	0.00 %
07/10/2025	eBanking	100.00 %	0.00 %	07/10/2025	APIs	100.00 %	0.00 %
08/10/2025	eBanking	100.00 %	0.00 %	08/10/2025	APIs	100.00 %	0.00 %
09/10/2025	eBanking	100.00 %	0.00 %	09/10/2025	APIs	100.00 %	0.00 %
10/10/2025	eBanking	100.00 %	0.00 %	10/10/2025	APIs	100.00 %	0.00 %
11/10/2025	eBanking	100.00 %	0.00 %	11/10/2025	APIs	100.00 %	0.00 %
12/10/2025	eBanking	100.00 %	0.00 %	12/10/2025	APIs	100.00 %	0.00 %
13/10/2025	eBanking	100.00 %	0.00 %	13/10/2025	APIs	100.00 %	0.00 %
14/10/2025	eBanking	100.00 %	0.00 %	14/10/2025	APIs	100.00 %	0.00 %
15/10/2025	eBanking	100.00 %	0.00 %	15/10/2025	APIs	100.00 %	0.00 %
16/10/2025	eBanking	100.00 %	0.00 %	16/10/2025	APIs	100.00 %	0.00 %
17/10/2025	eBanking	100.00 %	0.00 %	17/10/2025	APIs	100.00 %	0.00 %
18/10/2025	eBanking	100.00 %	0.00 %	18/10/2025	APIs	100.00 %	0.00 %
19/10/2025	eBanking	100.00 %	0.00 %	19/10/2025	APIs	100.00 %	0.00 %
20/10/2025	eBanking	100.00 %	0.00 %	20/10/2025	APIs	100.00 %	0.00 %
21/10/2025	eBanking	100.00 %	0.00 %	21/10/2025	APIs	100.00 %	0.00 %
22/10/2025	eBanking	100.00 %	0.00 %	22/10/2025	APIs	100.00 %	0.00 %
23/10/2025	eBanking	100.00 %	0.00 %	23/10/2025	APIs	100.00 %	0.00 %
24/10/2025	eBanking	100.00 %	0.00 %	24/10/2025	APIs	100.00 %	0.00 %
25/10/2025	eBanking	100.00 %	0.00 %	25/10/2025	APIs	100.00 %	0.00 %
26/10/2025	eBanking	100.00 %	0.00 %	26/10/2025	APIs	100.00 %	0.00 %
27/10/2025	eBanking	100.00 %	0.00 %	27/10/2025	APIs	100.00 %	0.00 %
28/10/2025	eBanking	100.00 %	0.00 %	28/10/2025	APIs	100.00 %	0.00 %
29/10/2025	eBanking	100.00 %	0.00 %	29/10/2025	APIs	100.00 %	0.00 %
30/10/2025	eBanking	100.00 %	0.00 %	30/10/2025	APIs	100.00 %	0.00 %
31/10/2025	eBanking	100.00 %	0.00 %	31/10/2025	APIs	100.00 %	0.00 %
01/11/2025	eBanking	100.00 %	0.00 %	01/11/2025	APIs	100.00 %	0.00 %
02/11/2025	eBanking	100.00 %	0.00 %	02/11/2025	APIs	100.00 %	0.00 %
03/11/2025	eBanking	100.00 %	0.00 %	03/11/2025	APIs	100.00 %	0.00 %
04/11/2025	eBanking	100.00 %	0.00 %	04/11/2025	APIs	100.00 %	0.00 %
05/11/2025	eBanking	100.00 %	0.00 %	05/11/2025	APIs	100.00 %	0.00 %
06/11/2025	eBanking	100.00 %	0.00 %	06/11/2025	APIs	100.00 %	0.00 %
07/11/2025	eBanking	100.00 %	0.00 %	07/11/2025	APIs	100.00 %	0.00 %
08/11/2025	eBanking	100.00 %	0.00 %	08/11/2025	APIs	100.00 %	0.00 %
09/11/2025	eBanking	100.00 %	0.00 %	09/11/2025	APIs	100.00 %	0.00 %
10/11/2025	eBanking	100.00 %	0.00 %				
11/11/2025	eBanking	100.00 %	0.00 %				

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

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

Payments services user interface daily availability			
Date	Channel	Uptime (%)	Downtime (%)
30/12/2025	eBanking	100.00 %	0.00 %

Bank's dedicated interface daily availability			
Date	Service	Uptime (%)	Downtime (%)
26/12/2025	APIs	100.00 %	0.00 %
27/12/2025	APIs	100.00 %	0.00 %
28/12/2025	APIs	100.00 %	0.00 %
29/12/2025	APIs	100.00 %	0.00 %
30/12/2025	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: 01/10/2025 - 31/12/2025

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

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

Date	Error rate (%)
18/12/2025	0.00 %
19/12/2025	0.00 %
20/12/2025	0.00 %
21/12/2025	0.00 %
22/12/2025	0.00 %
23/12/2025	0.00 %
24/12/2025	0.00 %
25/12/2025	0.00 %
26/12/2025	0.00 %
27/12/2025	0.00 %
28/12/2025	0.00 %
29/12/2025	0.00 %
30/12/2025	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