

# HELLENIC BANK

Key performance indicators for our remote payment channels

## Background information

Hellenic Bank offers daily statistics on a quarterly basis on the availability and performance of API Banking and digital banking interfaces made available to our customers for directly accessing their payment accounts online. With “digital banking interfaces” we refer to Web Banking and Mobile Banking.

The aim of this report is to inform our customers on how well our remote payment channels are performing. It shows how fast our services have been and whether there have been times when they weren’t available. The reporting period is from the 1<sup>st</sup> of January 2020 to the 31<sup>st</sup> of March 2020.

## Availability

This section provides comparative data on the availability of API Banking and the rest of our digital banking interfaces.

System outages can be planned to allow for system upgrades to be deployed and for maintenance activities to be carried out. Planned outages are kept to a minimum, they are planned for low or non-peak hours when they are less likely to cause disruption to our customers’ activities and are communicated to them along with suggestions of alternative methods for carrying out their banking activities.

This section provides information on all the instances our API Banking and digital banking interfaces weren’t available, whether the outage was planned or unplanned.

### Summary

#### API Banking

Quarterly average uptime:	94,068%
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#### Digital Banking Interfaces

Web Banking quarterly average uptime:	99,898%
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Mobile Banking quarterly average uptime:	99,903%
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### Daily downtime in seconds

The tables below demonstrate the amount of time our API Banking and our digital banking interfaces were unavailable over the respective reporting period.

#### JANUARY

Date	Web Banking Downtime (seconds)	Mobile Banking Downtime (seconds)	API Banking Downtime (seconds)
1/1/2020	N/A	N/A	0
2/1/2020	N/A	N/A	0
3/1/2020	N/A	N/A	0
4/1/2020	N/A	N/A	0
5/1/2020	N/A	N/A	0
6/1/2020	N/A	N/A	0
7/1/2020	N/A	N/A	0
8/1/2020	N/A	N/A	0
9/1/2020	N/A	N/A	0
10/1/2020	N/A	N/A	0
11/1/2020	N/A	N/A	3724
12/1/2020	N/A	N/A	0
13/1/2020	N/A	N/A	60
14/1/2020	N/A	N/A	8044
15/1/2020	N/A	N/A	121
16/1/2020	N/A	N/A	15180
17/1/2020	N/A	N/A	0
18/1/2020	N/A	N/A	0
19/1/2020	N/A	N/A	0
20/1/2020	N/A	N/A	0
21/1/2020	N/A	N/A	121
22/1/2020	N/A	N/A	0
23/1/2020	N/A	N/A	720
24/1/2020	N/A	N/A	121
25/1/2020	N/A	N/A	6238
26/1/2020	N/A	N/A	0
27/1/2020	120	0	0
28/1/2020	510	0	0
29/1/2020	360	0	0
30/1/2020	210	0	0
31/1/2020	30	0	121

FEBRUARY

Date	Web Banking Downtime (seconds)	Mobile Banking Downtime (seconds)	API Banking Downtime (seconds)
1/2/2020	90	0	0
2/2/2020	0	0	0
3/2/2020	120	420	0
4/2/2020	120	60	0
5/2/2020	0	0	0
6/2/2020	60	0	60
7/2/2020	0	0	0
8/2/2020	0	0	0
9/2/2020	0	0	0
10/2/2020	1083	0	242
11/2/2020	120	0	60
12/2/2020	0	0	302
13/2/2020	0	0	0
14/2/2020	0	0	60
15/2/2020	0	0	0
16/2/2020	60	180	181
17/2/2020	0	0	0
18/2/2020	120	0	0
19/2/2020	0	0	60
20/2/2020	0	0	181
21/2/2020	0	0	60
22/2/2020	2400	0	2340
23/2/2020	60	0	0
24/2/2020	0	0	38336
25/2/2020	0	0	600
26/2/2020	0	0	60
27/2/2020	0	0	120
28/2/2020	120	0	0
29/2/2020	0	0	0

MARCH

Date	Web Banking Downtime (seconds)	Mobile Banking Downtime (seconds)	API Banking Downtime (seconds)
1/3/2020	0	0	17400
2/3/2020	0	0	20160
3/3/2020	120	60	27900
4/3/2020	0	0	33120
5/3/2020	0	0	34200
6/3/2020	0	0	52680
7/3/2020	0	0	50640
8/3/2020	0	0	40440
9/3/2020	0	0	59940
10/3/2020	0	0	14940
11/3/2020	0	60	0
12/3/2020	0	0	0
13/3/2020	0	60	0
14/3/2020	0	0	8400
15/3/2020	0	0	240
16/3/2020	0	240	600
17/3/2020	0	120	0
18/3/2020	0	0	60
19/3/2020	0	60	0
20/3/2020	0	0	0
21/3/2020	0	0	3720
22/3/2020	0	0	1860
23/3/2020	0	0	3900
24/3/2020	0	0	60
25/3/2020	0	0	0
26/3/2020	0	0	0
27/3/2020	0	0	60
28/3/2020	0	0	0
29/3/2020	0	0	0
30/3/2020	0	4189	0
31/3/2020	0	0	242

### Percentage of time available

The tables below illustrate the availability of our API Banking compared to that of our digital banking interfaces over the respective reporting period.

Before the 27<sup>th</sup> of January, the solution for recording the availability of the digital interfaces was not in place so the daily average is marked as “N/A” for these dates.

#### JANUARY

Date	Web Banking		Mobile Banking		API Banking	
	Uptime (%)	Downtime (%)	Uptime (%)	Downtime (%)	Uptime (%)	Downtime (%)
1/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
2/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
3/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
4/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
5/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
6/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
7/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
8/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
9/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
10/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
11/1/2020	N/A	N/A	N/A	N/A	95,690%	4,310%
12/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
13/1/2020	N/A	N/A	N/A	N/A	99,930%	0,070%
14/1/2020	N/A	N/A	N/A	N/A	90,690%	9,310%
15/1/2020	N/A	N/A	N/A	N/A	99,860%	0,140%
16/1/2020	N/A	N/A	N/A	N/A	82,430%	17,570%
17/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
18/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
19/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
20/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
21/1/2020	N/A	N/A	N/A	N/A	99,860%	0,140%
22/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
23/1/2020	N/A	N/A	N/A	N/A	99,167%	0,833%
24/1/2020	N/A	N/A	N/A	N/A	99,860%	0,140%
25/1/2020	N/A	N/A	N/A	N/A	92,780%	7,220%
26/1/2020	N/A	N/A	N/A	N/A	100,000%	0,000%
27/1/2020	99,861%	0,139%	100,000%	0,000%	100,000%	0,000%
28/1/2020	99,410%	0,590%	100,000%	0,000%	100,000%	0,000%
29/1/2020	99,584%	0,417%	100,000%	0,000%	100,000%	0,000%
30/1/2020	99,757%	0,243%	100,000%	0,000%	100,000%	0,000%
31/1/2020	99,966%	0,035%	100,000%	0,000%	99,860%	0,140%

FEBRUARY

Date	Web Banking		Mobile Banking		API Banking	
	Uptime (%)	Downtime (%)	Uptime (%)	Downtime (%)	Uptime (%)	Downtime (%)
1/2/2020	99,896%	0,104%	100,000%	0,000%	100,000%	0,000%
2/2/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
3/2/2020	99,861%	0,139%	99,514%	0,486%	100,000%	0,000%
4/2/2020	99,861%	0,139%	99,931%	0,069%	100,000%	0,000%
5/2/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
6/2/2020	99,931%	0,070%	100,000%	0,000%	99,930%	0,070%
7/2/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
8/2/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
9/2/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
10/2/2020	98,747%	1,253%	100,000%	0,000%	99,720%	0,280%
11/2/2020	99,861%	0,139%	100,000%	0,000%	99,930%	0,070%
12/2/2020	100,000%	0,000%	100,000%	0,000%	99,650%	0,350%
13/2/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
14/2/2020	100,000%	0,000%	100,000%	0,000%	99,930%	0,070%
15/2/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
16/2/2020	99,931%	0,070%	99,792%	0,208%	99,790%	0,210%
17/2/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
18/2/2020	99,861%	0,139%	100,000%	0,000%	100,000%	0,000%
19/2/2020	100,000%	0,000%	100,000%	0,000%	99,930%	0,070%
20/2/2020	100,000%	0,000%	100,000%	0,000%	99,790%	0,210%
21/2/2020	100,000%	0,000%	100,000%	0,000%	99,930%	0,070%
22/2/2020	97,222%	2,778%	100,000%	0,000%	97,292%	2,708%
23/2/2020	99,931%	0,069%	100,000%	0,000%	100,000%	0,000%
24/2/2020	100,000%	0,000%	100,000%	0,000%	55,630%	44,370%
25/2/2020	100,000%	0,000%	100,000%	0,000%	99,306%	0,694%
26/2/2020	100,000%	0,000%	100,000%	0,000%	99,931%	0,069%
27/2/2020	100,000%	0,000%	100,000%	0,000%	99,861%	0,139%
28/2/2020	99,861%	0,139%	100,000%	0,000%	100,000%	0,000%
29/2/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%

MARCH

Date	Web Banking		Mobile Banking		API Banking	
	Uptime (%)	Downtime (%)	Uptime (%)	Downtime (%)	Uptime (%)	Downtime (%)
1/3/2020	100,000%	0,000%	100,000%	0,000%	79,861%	20,139%
2/3/2020	100,000%	0,000%	100,000%	0,000%	76,667%	23,333%
3/3/2020	99,861%	0,139%	99,931%	0,069%	67,708%	32,292%
4/3/2020	100,000%	0,000%	100,000%	0,000%	61,667%	38,333%
5/3/2020	100,000%	0,000%	100,000%	0,000%	60,417%	39,583%
6/3/2020	100,000%	0,000%	100,000%	0,000%	39,028%	60,972%
7/3/2020	100,000%	0,000%	100,000%	0,000%	41,389%	58,611%
8/3/2020	100,000%	0,000%	100,000%	0,000%	53,194%	46,806%
9/3/2020	100,000%	0,000%	100,000%	0,000%	30,625%	69,375%
10/3/2020	100,000%	0,000%	100,000%	0,000%	82,708%	17,292%
11/3/2020	100,000%	0,000%	99,931%	0,069%	100,000%	0,000%
12/3/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
13/3/2020	100,000%	0,000%	99,931%	0,069%	100,000%	0,000%
14/3/2020	100,000%	0,000%	100,000%	0,000%	90,278%	9,722%
15/3/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,278%
16/3/2020	100,000%	0,000%	99,722%	0,278%	100,000%	0,694%
17/3/2020	100,000%	0,000%	99,861%	0,139%	100,000%	0,000%
18/3/2020	100,000%	0,000%	100,000%	0,000%	99,930%	0,070%
19/3/2020	100,000%	0,000%	99,931%	0,069%	100,000%	0,000%
20/3/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
21/3/2020	100,000%	0,000%	100,000%	0,000%	100,000%	4,306%
22/3/2020	100,000%	0,000%	100,000%	0,000%	99,860%	2,153%
23/3/2020	100,000%	0,000%	100,000%	0,000%	66,530%	4,514%
24/3/2020	100,000%	0,000%	100,000%	0,000%	99,930%	0,070%
25/3/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
26/3/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
27/3/2020	100,000%	0,000%	100,000%	0,000%	99,930%	0,070%
28/3/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
29/3/2020	100,000%	0,000%	100,000%	0,000%	100,000%	0,000%
30/3/2020	100,000%	0,000%	95,152%	4,848%	100,000%	0,000%
31/3/2020	100,000%	0,000%	100,000%	0,000%	99,720%	0,280%

## Performance

### Payment Initiation Service Performance

This section provides information on the performance of payment initiation services offered via the digital interfaces of the Bank or via Third Party Providers authorised to retrieve them using the API interface.

PIS API quarterly average response time: 1159 milliseconds

PIS Web quarterly average response time: 2215 milliseconds

PIS Mobile quarterly average response time: 2148 milliseconds

The table below demonstrates daily average time (in milliseconds) required to serve each payment service initiation (PIS) request.

Before the 27<sup>th</sup> of January, the solution for recording the performance of the digital interfaces was not fully deployed, so the daily average is marked as “N/A” for some dates. For the API channel, the daily average is marked as “N/A” if no payment initiation services have been used on that day, via this specific channel.

#### JANUARY

Date	Web Banking response (ms)	Mobile Banking response (ms)	PIS API response (ms)
1/1/2020	2800,00	N/A	N/A
2/1/2020	1277,16	1492,44	N/A
3/1/2020	1339,65	1411,98	N/A
4/1/2020	2707,80	0,00	N/A
5/1/2020	6340,00	0,00	N/A
6/1/2020	4003,00	4553,00	N/A
7/1/2020	1276,71	1467,81	N/A
8/1/2020	1101,68	1243,29	N/A
9/1/2020	949,00	1085,80	N/A
10/1/2020	1361,37	2563,04	N/A
11/1/2020	1733,44	N/A	295,82
12/1/2020	N/A	N/A	N/A
13/1/2020	5949,40	5039,72	671,43
14/1/2020	7091,79	7585,37	20470,75
15/1/2020	2847,27	3776,27	2507,00
16/1/2020	3185,03	2959,58	539,50
17/1/2020	2652,35	2210,73	724,20
18/1/2020	2817,44	N/A	N/A
19/1/2020	N/A	N/A	N/A
20/1/2020	2077,50	2068,95	427,63
21/1/2020	2950,56	3292,59	3315,19



22/1/2020	2008,58	2284,65	446,50
23/1/2020	4019,61	10166,18	781,20
24/1/2020	783,21	720,72	1715,22
25/1/2020	3009,67	N/A	253,61
26/1/2020	3618,80	N/A	N/A
27/1/2020	1659,38	3907,58	596,45
28/1/2020	1749,94	2444,89	361,90
29/1/2020	1895,75	1512,34	287,00
30/1/2020	2150,31	1563,36	458,14
31/1/2020	1727,01	1491,27	947,28

FEBRUARY

Date	Web Banking response (ms)	Mobile Banking response (ms)	PIS API response (ms)
1/2/2020	1324,90	1431,27	N/A
2/2/2020	1190,24	1393,91	N/A
3/2/2020	2008,34	1640,24	274,50
4/2/2020	1886,94	1562,75	386,67
5/2/2020	2013,31	1591,20	474,21
6/2/2020	1947,75	1608,71	878,88
7/2/2020	2132,90	1548,19	495,88
8/2/2020	1291,37	1463,47	N/A
9/2/2020	1411,92	1460,12	N/A
10/2/2020	1980,52	1623,48	443,75
11/2/2020	2106,07	1654,92	1439,29
12/2/2020	2068,47	1560,60	757,60
13/2/2020	1991,65	1443,49	676,34
14/2/2020	2107,79	1437,09	784,73
15/2/2020	1129,00	1391,44	N/A
16/2/2020	1259,10	1445,94	N/A
17/2/2020	2003,82	1512,11	304,75
18/2/2020	2004,52	1484,95	579,84
19/2/2020	2040,52	1521,51	261,33
20/2/2020	1961,15	1478,91	282,90
21/2/2020	1964,42	1464,83	282,97
22/2/2020	1539,83	1441,22	N/A
23/2/2020	1502,46	1443,53	N/A
24/2/2020	1956,95	1520,57	454,54
25/2/2020	2081,22	1463,39	320,25
26/2/2020	1929,00	1460,31	305,66
27/2/2020	1985,63	1521,86	221,78
28/2/2020	1861,78	1439,66	507,14
29/2/2020	1291,53	1371,66	N/A

MARCH

Date	Web Banking response (ms)	Mobile Banking response (ms)	PIS API response (ms)
1/3/2020	1330,14	1434,82	N/A
2/3/2020	1256,78	1373,10	N/A
3/3/2020	2011,01	1503,16	457,03
4/3/2020	1969,28	1515,98	1951,34
5/3/2020	1984,55	1536,21	553,29
6/3/2020	1994,17	1543,14	800,09
7/3/2020	1327,31	1496,20	N/A
8/3/2020	1362,72	1515,65	N/A
9/3/2020	2085,01	1568,18	784,33
10/3/2020	2116,55	1627,64	374,80
11/3/2020	2286,15	1680,98	287,42
12/3/2020	2217,47	1657,87	492,18
13/3/2020	2212,71	1598,83	1235,40
14/3/2020	2768,15	4022,66	N/A
15/3/2020	1283,56	1852,42	N/A
16/3/2020	2389,14	2067,64	1244,41
17/3/2020	2338,14	1690,12	920,25
18/3/2020	2593,23	1652,08	370,29
19/3/2020	2222,50	1560,28	1195,11
20/3/2020	2206,48	2523,69	476,30
21/3/2020	4414,08	6304,33	N/A
22/3/2020	1291,60	3371,84	N/A
23/3/2020	2509,61	3213,71	7417,02
24/3/2020	2462,49	3207,74	800,70
25/3/2020	1332,09	3092,70	N/A
26/3/2020	2850,66	2306,32	334,20
27/3/2020	3570,08	3004,52	502,36
28/3/2020	1462,81	3147,92	N/A
29/3/2020	1475,18	2885,52	N/A
30/3/2020	3441,92	2708,20	426,26
31/3/2020	3287,12	3529,44	518,55

### Account Information Service Performance

This section provides information on how quickly we provide data when we are asked for them either via the digital interfaces of the Bank or via Third Party Providers authorised to retrieve them using the API interface.

AIS API quarterly average response time: 1919 milliseconds

AIS Web quarterly average response time: 2080 milliseconds

AIS Mobile quarterly average response time: 742 milliseconds

The table below demonstrates daily average time (in milliseconds) required to serve each account information service (AIS) request.

Before the 27<sup>th</sup> of January, the solution for recording the performance of the digital interfaces was not fully deployed. Therefore, the daily average is marked as “N/A” for these dates.

#### JANUARY

Date	Web Banking response (ms)	Mobile Banking response (ms)	AIS API response (ms)
1/1/2020	N/A	N/A	831,25
2/1/2020	N/A	N/A	361,00
3/1/2020	N/A	N/A	320,50
4/1/2020	N/A	N/A	951,56
5/1/2020	N/A	N/A	843,62
6/1/2020	N/A	N/A	750,39
7/1/2020	N/A	N/A	697,05
8/1/2020	N/A	N/A	830,47
9/1/2020	N/A	N/A	793,10
10/1/2020	N/A	N/A	805,98
11/1/2020	N/A	N/A	539,75
12/1/2020	N/A	N/A	1158,68
13/1/2020	N/A	N/A	7442,31
14/1/2020	N/A	N/A	15743,08
15/1/2020	N/A	N/A	6508,91
16/1/2020	N/A	N/A	1351,41
17/1/2020	N/A	N/A	3657,61
18/1/2020	N/A	N/A	938,92
19/1/2020	N/A	N/A	976,90
20/1/2020	N/A	N/A	2004,49
21/1/2020	N/A	N/A	2770,77
22/1/2020	N/A	N/A	622,03
23/1/2020	N/A	N/A	3673,60
24/1/2020	N/A	N/A	1849,20

25/1/2020	N/A	N/A	1914,71
26/1/2020	N/A	N/A	450,86
27/1/2020	1814,28	721,77	1650,90
28/1/2020	1945,14	723,66	1642,50
29/1/2020	1979,47	793,70	1403,29
30/1/2020	2095,15	763,87	445,46
31/1/2020	2040,06	748,87	482,93

**FEBRUARY**

Date	Web Banking response (ms)	Mobile Banking response (ms)	AIS API response (ms)
1/2/2020	2164,87	672,44	723,41
2/2/2020	2200,13	640,20	739,77
3/2/2020	2062,99	790,48	1727,31
4/2/2020	1863,98	747,79	514,87
5/2/2020	1652,72	767,69	406,80
6/2/2020	1660,59	772,60	340,89
7/2/2020	1675,82	755,74	1093,57
8/2/2020	1859,29	706,24	903,54
9/2/2020	2122,79	662,17	1158,23
10/2/2020	1724,94	782,97	1031,02
11/2/2020	1735,28	772,29	451,36
12/2/2020	1811,91	719,83	470,66
13/2/2020	1738,43	688,05	555,89
14/2/2020	1705,13	697,42	358,49
15/2/2020	1729,56	660,63	760,82
16/2/2020	1755,31	666,09	819,87
17/2/2020	1868,20	711,43	508,43
18/2/2020	1969,76	697,64	478,54
19/2/2020	2051,52	732,21	437,30
20/2/2020	1851,20	725,52	386,10
21/2/2020	2108,32	700,61	380,69
22/2/2020	2355,44	779,72	803,50
23/2/2020	2619,88	889,11	1011,93
24/2/2020	2061,03	749,52	1583,08
25/2/2020	2128,78	723,50	5990,23
26/2/2020	2148,85	740,61	474,21
27/2/2020	2217,44	736,22	2229,87
28/2/2020	2198,28	714,19	273,39
29/2/2020	3316,17	669,25	792,77

MARCH

Date	Web Banking response (ms)	Mobile Banking response (ms)	AIS API response (ms)
1/3/2020	2140,94	654,95	713,72
2/3/2020	2133,67	657,17	527,65
3/3/2020	2175,72	750,86	496,47
4/3/2020	1891,50	721,61	616,44
5/3/2020	1815,99	724,61	512,75
6/3/2020	1790,30	736,98	503,62
7/3/2020	2262,34	693,09	702,99
8/3/2020	2044,47	679,98	726,76
9/3/2020	1742,63	760,54	457,42
10/3/2020	1779,01	829,93	299,44
11/3/2020	1933,73	812,00	320,66
12/3/2020	1834,03	771,42	289,33
13/3/2020	1937,53	778,84	389,05
14/3/2020	2729,78	706,35	11765,27
15/3/2020	1342,75	686,46	1617,07
16/3/2020	1709,27	777,25	452,62
17/3/2020	2003,23	785,21	271,10
18/3/2020	1997,03	1029,16	338,39
19/3/2020	2072,19	708,90	1542,90
20/3/2020	1986,13	717,53	498,20
21/3/2020	2565,90	781,61	9246,06
22/3/2020	2917,43	761,29	40157,98
23/3/2020	2231,27	821,00	4681,46
24/3/2020	2246,28	1128,33	396,92
25/3/2020	2222,90	712,29	651,93
26/3/2020	2127,08	739,15	472,17
27/3/2020	2236,71	739,82	392,09
28/3/2020	3728,60	632,92	1115,61
29/3/2020	2858,37	625,79	1207,65
30/3/2020	2250,62	739,62	642,52
31/3/2020	2282,03	725,53	821,43

### Funds Confirmation API Performance

The data in this section demonstrate how quickly an authorised Third Party Provider was served with a response when enquiring for adequate fund availability.

Funds confirmation API  
quarterly average response time: **339 milliseconds**

The daily average is marked as “N/A” if the Funds Confirmation API has not been used on that day.

January		February		March	
Date	API response (ms)	Date	API response (ms)	Date	API response (ms)
1/1/2020	N/A	1/2/2020	N/A	1/3/2020	N/A
2/1/2020	N/A	2/2/2020	N/A	2/3/2020	N/A
3/1/2020	N/A	3/2/2020	N/A	3/3/2020	N/A
4/1/2020	N/A	4/2/2020	N/A	4/3/2020	N/A
5/1/2020	N/A	5/2/2020	N/A	5/3/2020	N/A
6/1/2020	N/A	6/2/2020	N/A	6/3/2020	N/A
7/1/2020	N/A	7/2/2020	N/A	7/3/2020	N/A
8/1/2020	N/A	8/2/2020	N/A	8/3/2020	N/A
9/1/2020	N/A	9/2/2020	N/A	9/3/2020	N/A
10/1/2020	223,00	10/2/2020	N/A	10/3/2020	N/A
11/1/2020	158,25	11/2/2020	1031,00	11/3/2020	N/A
12/1/2020	N/A	12/2/2020	211,00	12/3/2020	N/A
13/1/2020	805,50	13/2/2020	153,50	13/3/2020	N/A
14/1/2020	N/A	14/2/2020	N/A	14/3/2020	N/A
15/1/2020	N/A	15/2/2020	N/A	15/3/2020	N/A
16/1/2020	N/A	16/2/2020	N/A	16/3/2020	214,88
17/1/2020	N/A	17/2/2020	176,00	17/3/2020	296,50
18/1/2020	N/A	18/2/2020	N/A	18/3/2020	125,00
19/1/2020	N/A	19/2/2020	101,50	19/3/2020	N/A
20/1/2020	N/A	20/2/2020	111,00	20/3/2020	N/A
21/1/2020	N/A	21/2/2020	109,00	21/3/2020	N/A
22/1/2020	N/A	22/2/2020	N/A	22/3/2020	N/A
23/1/2020	15,00	23/2/2020	N/A	23/3/2020	N/A
24/1/2020	N/A	24/2/2020	N/A	24/3/2020	292,75
25/1/2020	N/A	25/2/2020	430,00	25/3/2020	N/A
26/1/2020	N/A	26/2/2020	N/A	26/3/2020	402,25
27/1/2020	N/A	27/2/2020	1356,71	27/3/2020	390,50
28/1/2020	N/A	28/2/2020	101,50	28/3/2020	N/A
29/1/2020	N/A	29/2/2020	N/A	29/3/2020	N/A
30/1/2020	N/A			30/3/2020	195,50
31/1/2020	562,50			31/3/2020	N/A

## Error response rate

The data in this section demonstrate how often an error response is returned via each interface of the Bank.

API quarterly average error rate:	3,620%
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Web Banking quarterly average error rate:	0,083%
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Mobile Banking quarterly average error rate:	0,038%
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For all the interfaces, the error rate percentage represents the number of error messages, concerning errors attributable to Hellenic Bank sent to Third Party Providers, divided by the number of requests received by Hellenic Bank from any Third Party Provider in the same day.

Before the 27<sup>th</sup> of January, the solution for recording the error response rate of the digital interfaces was not in place so the daily average is marked as “N/A” for these dates.

### JANUARY

Date	Web Banking error response rate (%)	Mobile Banking error response rate (%)	API error response rate (%)
1/1/2020	N/A	N/A	0,000%
2/1/2020	N/A	N/A	0,000%
3/1/2020	N/A	N/A	0,760%
4/1/2020	N/A	N/A	1,010%
5/1/2020	N/A	N/A	0,000%
6/1/2020	N/A	N/A	0,000%
7/1/2020	N/A	N/A	0,470%
8/1/2020	N/A	N/A	6,450%
9/1/2020	N/A	N/A	0,490%
10/1/2020	N/A	N/A	1,490%
11/1/2020	N/A	N/A	8,260%
12/1/2020	N/A	N/A	0,000%
13/1/2020	N/A	N/A	19,690%
14/1/2020	N/A	N/A	40,970%
15/1/2020	N/A	N/A	13,790%
16/1/2020	N/A	N/A	17,760%
17/1/2020	N/A	N/A	5,540%
18/1/2020	N/A	N/A	0,000%
19/1/2020	N/A	N/A	0,000%
20/1/2020	N/A	N/A	0,450%
21/1/2020	N/A	N/A	0,440%
22/1/2020	N/A	N/A	0,000%
23/1/2020	N/A	N/A	6,760%

24/1/2020	N/A	N/A	0,570%
25/1/2020	N/A	N/A	1,230%
26/1/2020	N/A	N/A	0,000%
27/1/2020	0,107%	0,000%	0,810%
28/1/2020	1,964%	0,018%	0,000%
29/1/2020	1,653%	0,051%	0,000%
30/1/2020	0,204%	0,039%	3,460%
31/1/2020	0,038%	0,050%	3,000%

FEBRUARY

Date	Web Banking error response rate (%)	Mobile Banking error response rate (%)	API error response rate (%)
1/2/2020	0,401%	0,030%	0,000%
2/2/2020	0,000%	0,039%	0,000%
3/2/2020	0,048%	0,199%	0,000%
4/2/2020	0,082%	0,034%	0,000%
5/2/2020	0,008%	0,035%	0,000%
6/2/2020	0,017%	0,044%	0,190%
7/2/2020	0,009%	0,049%	0,580%
8/2/2020	0,000%	0,024%	0,000%
9/2/2020	0,011%	0,032%	1,050%
10/2/2020	0,001%	0,064%	1,920%
11/2/2020	0,048%	0,063%	0,000%
12/2/2020	0,014%	0,042%	0,590%
13/2/2020	0,010%	0,027%	1,890%
14/2/2020	0,010%	0,048%	0,000%
15/2/2020	0,000%	0,012%	0,000%
16/2/2020	0,059%	0,143%	0,150%
17/2/2020	0,014%	0,033%	0,000%
18/2/2020	0,025%	0,024%	0,000%
19/2/2020	0,005%	0,031%	0,090%
20/2/2020	0,010%	0,030%	0,000%
21/2/2020	0,015%	0,021%	0,320%
22/2/2020	0,002%	0,004%	3,940%
23/2/2020	0,113%	0,029%	0,000%
24/2/2020	0,000%	0,052%	0,740%
25/2/2020	0,007%	0,031%	1,250%
26/2/2020	0,004%	0,035%	0,780%
27/2/2020	0,012%	0,019%	0,310%
28/2/2020	0,044%	0,027%	0,000%
29/2/2020	0,004%	0,010%	0,000%



MARCH

Date	Web Banking error response rate (%)	Mobile Banking error response rate (%)	API error response rate (%)
1/3/2020	0,025%	0,010%	0,000%
2/3/2020	0,000%	0,015%	0,190%
3/3/2020	0,024%	0,047%	0,000%
4/3/2020	0,018%	0,031%	0,120%
5/3/2020	0,013%	0,045%	0,720%
6/3/2020	0,003%	0,039%	1,650%
7/3/2020	0,000%	0,017%	0,000%
8/3/2020	0,067%	0,040%	0,000%
9/3/2020	0,005%	0,020%	0,320%
10/3/2020	0,012%	0,030%	0,260%
11/3/2020	0,004%	0,054%	0,340%
12/3/2020	0,015%	0,033%	0,150%
13/3/2020	0,006%	0,043%	0,900%
14/3/2020	0,000%	0,027%	13,120%
15/3/2020	0,000%	0,027%	2,820%
16/3/2020	0,001%	0,093%	6,330%
17/3/2020	0,016%	0,047%	1,010%
18/3/2020	0,009%	0,055%	0,000%
19/3/2020	0,005%	0,041%	0,000%
20/3/2020	0,009%	0,029%	1,180%
21/3/2020	0,056%	0,061%	27,800%
22/3/2020	0,003%	0,023%	100,000%
23/3/2020	0,044%	0,038%	24,250%
24/3/2020	0,014%	0,056%	0,460%
25/3/2020	0,029%	0,022%	0,000%
26/3/2020	0,013%	0,034%	0,240%
27/3/2020	0,014%	0,019%	0,200%
28/3/2020	0,000%	0,009%	0,000%
29/3/2020	0,000%	0,020%	0,000%
30/3/2020	0,011%	0,032%	0,000%
31/3/2020	0,038%	0,057%	0,180%