

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.

Availability

This section provides comparative data on the availability of API Banking and the rest of our digital banking interfaces since the 14th of September 2019.

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: | 99,464% |
|---------------------------|---------|

Digital Banking Interfaces

| | |
|--|---------|
| Web Banking quarterly average uptime: | 99,999% |
|--|---------|

| | |
|---|---------|
| Mobile Banking quarterly average uptime: | 99,997% |
|---|---------|

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.

SEPTEMBER

| Date | Web Banking Downtime (seconds) | Mobile Banking Downtime (seconds) | API Banking Downtime (seconds) |
|-----------|--------------------------------|-----------------------------------|--------------------------------|
| 14/9/2019 | 0 | 0 | 0 |
| 15/9/2019 | 1842 | 1929 | 121 |
| 16/9/2019 | 0 | 0 | 121 |
| 17/9/2019 | 0 | 0 | 0 |
| 18/9/2019 | 0 | 0 | 0 |
| 19/9/2019 | 0 | 0 | 0 |
| 20/9/2019 | 0 | 0 | 0 |
| 21/9/2019 | 0 | 0 | 0 |
| 22/9/2019 | 0 | 0 | 0 |
| 23/9/2019 | 0 | 0 | 0 |
| 24/9/2019 | 0 | 0 | 0 |
| 25/9/2019 | 395 | 431 | 0 |
| 26/9/2019 | 0 | 0 | 0 |
| 27/9/2019 | 0 | 0 | 61 |
| 28/9/2019 | 0 | 0 | 0 |
| 29/9/2019 | 0 | 0 | 0 |
| 30/9/2019 | 0 | 0 | 0 |

OCTOBER

| Date | Web Banking Downtime (seconds) | Mobile Banking Downtime (seconds) | API Banking Downtime (seconds) |
|------------|--------------------------------|-----------------------------------|--------------------------------|
| 1/10/2019 | 0 | 0 | 0 |
| 2/10/2019 | 0 | 0 | 0 |
| 3/10/2019 | 0 | 0 | 0 |
| 4/10/2019 | 0 | 0 | 0 |
| 5/10/2019 | 0 | 0 | 0 |
| 6/10/2019 | 0 | 0 | 0 |
| 7/10/2019 | 0 | 0 | 0 |
| 8/10/2019 | 0 | 0 | 0 |
| 9/10/2019 | 0 | 0 | 0 |
| 10/10/2019 | 0 | 0 | 13444 |
| 11/10/2019 | 0 | 0 | 0 |
| 12/10/2019 | 0 | 0 | 0 |
| 13/10/2019 | 0 | 0 | 0 |
| 14/10/2019 | 0 | 0 | 0 |
| 15/10/2019 | 0 | 0 | 0 |
| 16/10/2019 | 0 | 0 | 0 |
| 17/10/2019 | 0 | 0 | 0 |
| 18/10/2019 | 0 | 0 | 0 |
| 19/10/2019 | 0 | 0 | 0 |
| 20/10/2019 | 0 | 0 | 0 |
| 21/10/2019 | 0 | 0 | 0 |
| 22/10/2019 | 0 | 0 | 0 |
| 23/10/2019 | 0 | 0 | 8761 |
| 24/10/2019 | 0 | 0 | 302 |
| 25/10/2019 | 0 | 0 | 60 |
| 26/10/2019 | 0 | 0 | 0 |

| | | | |
|------------|---|---|------|
| 27/10/2019 | 0 | 0 | 3456 |
| 28/10/2019 | 0 | 0 | 0 |
| 29/10/2019 | 0 | 0 | 0 |
| 30/10/2019 | 0 | 0 | 0 |
| 31/10/2019 | 0 | 0 | 0 |

NOVEMBER

| Date | Web Banking Downtime (seconds) | Mobile Banking Downtime (seconds) | API Banking Downtime (seconds) |
|------------|--------------------------------|-----------------------------------|--------------------------------|
| 1/11/2019 | 0 | 0 | 0 |
| 2/11/2019 | 0 | 0 | 0 |
| 3/11/2019 | 0 | 0 | 0 |
| 4/11/2019 | 0 | 0 | 0 |
| 5/11/2019 | 0 | 0 | 0 |
| 6/11/2019 | 0 | 0 | 0 |
| 7/11/2019 | 0 | 0 | 0 |
| 8/11/2019 | 0 | 0 | 0 |
| 9/11/2019 | 3600 | 5400 | 0 |
| 10/11/2019 | 0 | 0 | 0 |
| 11/11/2019 | 0 | 0 | 0 |
| 12/11/2019 | 0 | 0 | 0 |
| 13/11/2019 | 0 | 0 | 0 |
| 14/11/2019 | 0 | 0 | 60 |
| 15/11/2019 | 0 | 0 | 0 |
| 16/11/2019 | 0 | 0 | 0 |
| 17/11/2019 | 0 | 0 | 0 |
| 18/11/2019 | 0 | 0 | 60 |
| 19/11/2019 | 0 | 0 | 959 |
| 20/11/2019 | 0 | 0 | 121 |
| 21/11/2019 | 0 | 0 | 60 |
| 22/11/2019 | 0 | 0 | 0 |
| 23/11/2019 | 0 | 0 | 0 |
| 24/11/2019 | 0 | 0 | 9660 |
| 25/11/2019 | 0 | 0 | 0 |
| 26/11/2019 | 0 | 0 | 0 |
| 27/11/2019 | 0 | 0 | 0 |
| 28/11/2019 | 1203 | 1203 | 0 |
| 29/11/2019 | 0 | 0 | 4139 |
| 30/11/2019 | 0 | 0 | 0 |

DECEMBER

| Date | Web Banking Downtime (seconds) | Mobile Banking Downtime (seconds) | API Banking Downtime (seconds) |
|------------|--------------------------------|-----------------------------------|--------------------------------|
| 1/12/2019 | 0 | 0 | 0 |
| 2/12/2019 | 0 | 0 | 0 |
| 3/12/2019 | 0 | 0 | 0 |
| 4/12/2019 | 0 | 0 | 0 |
| 5/12/2019 | 0 | 0 | 0 |
| 6/12/2019 | 0 | 0 | 1616 |
| 7/12/2019 | 0 | 0 | 0 |
| 8/12/2019 | 0 | 0 | 0 |
| 9/12/2019 | 0 | 0 | 0 |
| 10/12/2019 | 0 | 0 | 0 |
| 11/12/2019 | 0 | 0 | 181 |
| 12/12/2019 | 0 | 0 | 0 |

| | | | |
|------------|---|---|------|
| 13/12/2019 | 0 | 0 | 60 |
| 14/12/2019 | 0 | 0 | 0 |
| 15/12/2019 | 0 | 0 | 0 |
| 16/12/2019 | 0 | 0 | 0 |
| 17/12/2019 | 0 | 0 | 0 |
| 18/12/2019 | 0 | 0 | 121 |
| 19/12/2019 | 0 | 0 | 0 |
| 20/12/2019 | 0 | 0 | 0 |
| 21/12/2019 | 0 | 0 | 0 |
| 22/12/2019 | 0 | 0 | 0 |
| 23/12/2019 | 0 | 0 | 121 |
| 24/12/2019 | 0 | 0 | 0 |
| 25/12/2019 | 0 | 0 | 0 |
| 26/12/2019 | 0 | 0 | 0 |
| 27/12/2019 | 0 | 0 | 0 |
| 28/12/2019 | 0 | 0 | 0 |
| 29/12/2019 | 0 | 0 | 0 |
| 30/12/2019 | 0 | 0 | 0 |
| 31/12/2019 | 0 | 0 | 6964 |

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.

SEPTEMBER

| Date | Web Banking | | Mobile Banking | | API Banking | |
|-----------|--------------|------------|----------------|------------|--------------|------------|
| | Downtime (%) | Uptime (%) | Downtime (%) | Uptime (%) | Downtime (%) | Uptime (%) |
| 14/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 15/9/2019 | 0,021% | 99,979% | 0,022% | 99,978% | 0,14% | 99,86% |
| 16/9/2019 | 0% | 100% | 0% | 100% | 0,14% | 99,86% |
| 17/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 18/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 19/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 20/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 21/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 22/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 23/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 24/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 25/9/2019 | 0,005% | 99,995% | 0,005% | 99,995% | 0% | 100% |
| 26/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 27/9/2019 | 0% | 100% | 0% | 100% | 0,07% | 99,93% |
| 28/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 29/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 30/9/2019 | 0% | 100% | 0% | 100% | 0% | 100% |

OCTOBER

| Date | Web Banking | | Mobile Banking | | API Banking | |
|-----------|--------------|------------|----------------|------------|--------------|------------|
| | Downtime (%) | Uptime (%) | Downtime (%) | Uptime (%) | Downtime (%) | Uptime (%) |
| 1/10/2019 | 0% | 100% | 0,146% | 99,854% | 0% | 100% |
| 2/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 3/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 4/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 5/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |

| | | | | | | |
|------------|----|------|----|------|--------|--------|
| 6/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 7/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 8/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 9/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 10/10/2019 | 0% | 100% | 0% | 100% | 15,56% | 84,44% |
| 11/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 12/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 13/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 14/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 15/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 16/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 17/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 18/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 19/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 20/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 21/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 22/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 23/10/2019 | 0% | 100% | 0% | 100% | 10,14% | 89,86% |
| 24/10/2019 | 0% | 100% | 0% | 100% | 0,35% | 99,65% |
| 25/10/2019 | 0% | 100% | 0% | 100% | 0,07% | 99,93% |
| 26/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 27/10/2019 | 0% | 100% | 0% | 100% | 4% | 96% |
| 28/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 29/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 30/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 31/10/2019 | 0% | 100% | 0% | 100% | 0% | 100% |

NOVEMBER

| Date | Web Banking | | Mobile Banking | | API Banking | |
|------------|--------------|------------|----------------|------------|--------------|------------|
| | Downtime (%) | Uptime (%) | Downtime (%) | Uptime (%) | Downtime (%) | Uptime (%) |
| 1/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 2/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 3/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 4/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 5/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 6/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 7/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 8/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 9/11/2019 | 0,073% | 99,927% | 0,063% | 99,938% | 0% | 100% |
| 10/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 11/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 12/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 13/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 14/11/2019 | 0% | 100% | 0% | 100% | 0,07% | 99,93% |
| 15/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 16/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 17/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 18/11/2019 | 0% | 100% | 0% | 100% | 0,07% | 99,93% |
| 19/11/2019 | 0% | 100% | 0% | 100% | 1,11% | 98,89% |
| 20/11/2019 | 0% | 100% | 0% | 100% | 0,14% | 99,86% |
| 21/11/2019 | 0% | 100% | 0% | 100% | 0,07% | 99,93% |
| 22/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 23/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 24/11/2019 | 0% | 100% | 0% | 100% | 11,18% | 88,82% |
| 25/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |

| | | | | | | |
|------------|--------|---------|--------|---------|-------|--------|
| 26/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 27/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 28/11/2019 | 0,014% | 99,986% | 0,014% | 99,986% | 0% | 100% |
| 29/11/2019 | 0% | 100% | 0% | 100% | 4,79% | 95,21% |
| 30/11/2019 | 0% | 100% | 0% | 100% | 0% | 100% |

DECEMBER

| Date | Web Banking | | Mobile Banking | | API Banking | |
|------------|--------------|------------|----------------|------------|--------------|------------|
| | Downtime (%) | Uptime (%) | Downtime (%) | Uptime (%) | Downtime (%) | Uptime (%) |
| 1/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 2/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 3/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 4/12/2019 | 0% | 100% | 0,125% | 99,875% | 0% | 100% |
| 5/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 6/12/2019 | 0% | 100% | 0% | 100% | 1,87% | 98,13% |
| 7/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 8/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 9/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 10/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 11/12/2019 | 0% | 100% | 0% | 100% | 0,21% | 99,79% |
| 12/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 13/12/2019 | 0% | 100% | 0% | 100% | 0,07% | 99,93% |
| 14/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 15/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 16/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 17/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 18/12/2019 | 0% | 100% | 0% | 100% | 0,14% | 99,86% |
| 19/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 20/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 21/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 22/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 23/12/2019 | 0% | 100% | 0% | 100% | 0,14% | 99,86% |
| 24/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 25/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 26/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 27/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 28/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 29/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 30/12/2019 | 0% | 100% | 0% | 100% | 0% | 100% |
| 31/12/2019 | 0% | 100% | 0% | 100% | 8,06% | 91,94% |

Performance

Payment Initiation Service Performance

Performance data for payment initiation services (PIS) are not offered since no payments have been made via our API Banking. No Hellenic Bank customers requested the execution of payments from their Hellenic Bank accounts via Third Party Providers.

Account Information Service Performance

This section provides information on how quickly we provided data when we were asked for them by Third Party Providers authorised to retrieve them.

AIS API quarterly average response time: 834 milliseconds

The table below demonstrates daily average time (in milliseconds) required to serve each account information service (AIS) API request. The daily average is marked as “N/A” if no AIS APIs have been used on that day.

| September | | October | | November | | December | |
|-----------|-----------------------|------------|-----------------------|------------|-----------------------|------------|-----------------------|
| Date | AIS API response (ms) | Date | AIS API response (ms) | Date | AIS API response (ms) | Date | AIS API response (ms) |
| 14/9/2019 | N/A | 1/10/2019 | 862 | 1/11/2019 | 485 | 1/12/2019 | 1245 |
| 15/9/2019 | N/A | 2/10/2019 | 597 | 2/11/2019 | N/A | 2/12/2019 | 566 |
| 16/9/2019 | 496 | 3/10/2019 | 589 | 3/11/2019 | N/A | 3/12/2019 | 578 |
| 17/9/2019 | 511 | 4/10/2019 | 491 | 4/11/2019 | 441 | 4/12/2019 | 574 |
| 18/9/2019 | 579 | 5/10/2019 | N/A | 5/11/2019 | 509 | 5/12/2019 | 634 |
| 19/9/2019 | 499 | 6/10/2019 | N/A | 6/11/2019 | 476 | 6/12/2019 | 683 |
| 20/9/2019 | 438 | 7/10/2019 | 599 | 7/11/2019 | 462 | 7/12/2019 | 827 |
| 21/9/2019 | N/A | 8/10/2019 | 599 | 8/11/2019 | 473 | 8/12/2019 | 1285 |
| 22/9/2019 | N/A | 9/10/2019 | 514 | 9/11/2019 | N/A | 9/12/2019 | 624 |
| 23/9/2019 | 650 | 10/10/2019 | 2036 | 10/11/2019 | N/A | 10/12/2019 | 796 |
| 24/9/2019 | 530 | 11/10/2019 | 521 | 11/11/2019 | 522 | 11/12/2019 | 696 |
| 25/9/2019 | 634 | 12/10/2019 | N/A | 12/11/2019 | 485 | 12/12/2019 | 731 |
| 26/9/2019 | 543 | 13/10/2019 | N/A | 13/11/2019 | 530 | 13/12/2019 | 620 |
| 27/9/2019 | 529 | 14/10/2019 | 515 | 14/11/2019 | 15183 | 14/12/2019 | 1019 |
| 28/9/2019 | N/A | 15/10/2019 | 427 | 15/11/2019 | 495 | 15/12/2019 | 1295 |
| 29/9/2019 | N/A | 16/10/2019 | 822 | 16/11/2019 | N/A | 16/12/2019 | 405 |
| 30/9/2019 | 529 | 17/10/2019 | 446 | 17/11/2019 | N/A | 17/12/2019 | 456 |
| | | 18/10/2019 | 532 | 18/11/2019 | 478 | 18/12/2019 | 663 |
| | | 19/10/2019 | N/A | 19/11/2019 | 448 | 19/12/2019 | 553 |
| | | 20/10/2019 | N/A | 20/11/2019 | 545 | 20/12/2019 | 732 |
| | | 21/10/2019 | 399 | 21/11/2019 | 559 | 21/12/2019 | 1034 |
| | | 22/10/2019 | 574 | 22/11/2019 | 636 | 22/12/2019 | 1067 |
| | | 23/10/2019 | 482 | 23/11/2019 | 829 | 23/12/2019 | 723 |
| | | 24/10/2019 | 462 | 24/11/2019 | 1372 | 24/12/2019 | 692 |
| | | 25/10/2019 | 485 | 25/11/2019 | 699 | 25/12/2019 | 863 |
| | | 26/10/2019 | N/A | 26/11/2019 | 780 | 26/12/2019 | 1141 |
| | | 27/10/2019 | N/A | 27/11/2019 | 675 | 27/12/2019 | 589 |
| | | 28/10/2019 | 517 | 28/11/2019 | 629 | 28/12/2019 | 1092 |
| | | 29/10/2019 | 422 | 29/11/2019 | 1118 | 29/12/2019 | 1108 |
| | | 30/10/2019 | 463 | 30/11/2019 | 1095 | 30/12/2019 | 621 |
| | | 31/10/2019 | 455 | | | 31/12/2019 | 639 |

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: 3505 milliseconds

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

| September | |
|-----------|-------------------|
| Date | API response (ms) |
| 14/9/2019 | N/A |
| 15/9/2019 | N/A |
| 16/9/2019 | N/A |
| 17/9/2019 | N/A |
| 18/9/2019 | N/A |
| 19/9/2019 | N/A |
| 20/9/2019 | N/A |
| 21/9/2019 | N/A |
| 22/9/2019 | N/A |
| 23/9/2019 | N/A |
| 24/9/2019 | N/A |
| 25/9/2019 | N/A |
| 26/9/2019 | N/A |
| 27/9/2019 | N/A |
| 28/9/2019 | N/A |
| 29/9/2019 | N/A |
| 30/9/2019 | N/A |

| October | |
|------------|-------------------|
| Date | API response (ms) |
| 1/10/2019 | N/A |
| 2/10/2019 | N/A |
| 3/10/2019 | N/A |
| 4/10/2019 | N/A |
| 5/10/2019 | N/A |
| 6/10/2019 | N/A |
| 7/10/2019 | N/A |
| 8/10/2019 | N/A |
| 9/10/2019 | 526 |
| 10/10/2019 | N/A |
| 11/10/2019 | N/A |
| 12/10/2019 | N/A |
| 13/10/2019 | N/A |
| 14/10/2019 | N/A |
| 15/10/2019 | 522 |
| 16/10/2019 | N/A |
| 17/10/2019 | N/A |
| 18/10/2019 | N/A |
| 19/10/2019 | N/A |
| 20/10/2019 | N/A |
| 21/10/2019 | N/A |
| 22/10/2019 | N/A |
| 23/10/2019 | 578 |
| 24/10/2019 | 457 |
| 25/10/2019 | N/A |
| 26/10/2019 | N/A |
| 27/10/2019 | N/A |
| 28/10/2019 | N/A |
| 29/10/2019 | N/A |
| 30/10/2019 | N/A |
| 31/10/2019 | N/A |

| November | |
|------------|-------------------|
| Date | API response (ms) |
| 1/11/2019 | N/A |
| 2/11/2019 | N/A |
| 3/11/2019 | N/A |
| 4/11/2019 | N/A |
| 5/11/2019 | N/A |
| 6/11/2019 | 453 |
| 7/11/2019 | N/A |
| 8/11/2019 | N/A |
| 9/11/2019 | N/A |
| 10/11/2019 | N/A |
| 11/11/2019 | N/A |
| 12/11/2019 | N/A |
| 13/11/2019 | N/A |
| 14/11/2019 | 34393 |
| 15/11/2019 | 453 |
| 16/11/2019 | N/A |
| 17/11/2019 | N/A |
| 18/11/2019 | 437 |
| 19/11/2019 | N/A |
| 20/11/2019 | N/A |
| 21/11/2019 | N/A |
| 22/11/2019 | N/A |
| 23/11/2019 | N/A |
| 24/11/2019 | N/A |
| 25/11/2019 | N/A |
| 26/11/2019 | N/A |
| 27/11/2019 | 359 |
| 28/11/2019 | N/A |
| 29/11/2019 | N/A |
| 30/11/2019 | N/A |

| December | |
|------------|-------------------|
| Date | API response (ms) |
| 1/12/2019 | N/A |
| 2/12/2019 | N/A |
| 3/12/2019 | N/A |
| 4/12/2019 | N/A |
| 5/12/2019 | N/A |
| 6/12/2019 | N/A |
| 7/12/2019 | N/A |
| 8/12/2019 | N/A |
| 9/12/2019 | 344 |
| 10/12/2019 | N/A |
| 11/12/2019 | N/A |
| 12/12/2019 | N/A |
| 13/12/2019 | N/A |
| 14/12/2019 | N/A |
| 15/12/2019 | N/A |
| 16/12/2019 | N/A |
| 17/12/2019 | N/A |
| 18/12/2019 | 31 |
| 19/12/2019 | N/A |
| 20/12/2019 | N/A |
| 21/12/2019 | N/A |
| 22/12/2019 | N/A |
| 23/12/2019 | N/A |
| 24/12/2019 | N/A |
| 25/12/2019 | N/A |
| 26/12/2019 | N/A |
| 27/12/2019 | N/A |
| 28/12/2019 | N/A |
| 29/12/2019 | N/A |
| 30/12/2019 | N/A |
| 31/12/2019 | N/A |

Error response rate

The data in this section demonstrate how often an error response is returned to an authorised Third Party Provider requesting to obtain customer data to perform a payment on behalf of a customer or to check that a Hellenic Bank customer had adequate money available in their account.

Quarterly average error rate: 0,098%

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.

The daily average is marked as “N/A” if no APIs have been used on that day.

| September | | October | | November | | December | |
|-----------|-----------------------------|------------|-----------------------------|------------|-----------------------------|------------|-----------------------------|
| Date | API error response rate (%) | Date | API error response rate (%) | Date | API error response rate (%) | Date | API error response rate (%) |
| 14/9/2019 | 0% | 1/10/2019 | 0% | 1/11/2019 | 0% | 1/12/2019 | 1,12% |
| 15/9/2019 | N/A | 2/10/2019 | 0% | 2/11/2019 | N/A | 2/12/2019 | 0,58% |
| 16/9/2019 | 0% | 3/10/2019 | 0% | 3/11/2019 | 0% | 3/12/2019 | 0,18% |
| 17/9/2019 | 0% | 4/10/2019 | 0% | 4/11/2019 | 0% | 4/12/2019 | 0% |
| 18/9/2019 | 0% | 5/10/2019 | N/A | 5/11/2019 | 0% | 5/12/2019 | 0,23% |
| 19/9/2019 | 0% | 6/10/2019 | 0% | 6/11/2019 | 0% | 6/12/2019 | 0,50% |
| 20/9/2019 | 0% | 7/10/2019 | 0% | 7/11/2019 | 0% | 7/12/2019 | 0% |
| 21/9/2019 | 0% | 8/10/2019 | 0% | 8/11/2019 | 0% | 8/12/2019 | 0% |
| 22/9/2019 | N/A | 9/10/2019 | 0% | 9/11/2019 | N/A | 9/12/2019 | 0,83% |
| 23/9/2019 | 0% | 10/10/2019 | 0% | 10/11/2019 | N/A | 10/12/2019 | 0,38% |
| 24/9/2019 | 0% | 11/10/2019 | 0% | 11/11/2019 | 0% | 11/12/2019 | 0% |
| 25/9/2019 | 0% | 12/10/2019 | 0% | 12/11/2019 | 0% | 12/12/2019 | 0% |
| 26/9/2019 | 0% | 13/10/2019 | N/A | 13/11/2019 | 0% | 13/12/2019 | 0,68% |
| 27/9/2019 | 0% | 14/10/2019 | 0% | 14/11/2019 | 0% | 14/12/2019 | N/A |
| 28/9/2019 | 0% | 15/10/2019 | 0% | 15/11/2019 | 0% | 15/12/2019 | N/A |
| 29/9/2019 | 0% | 16/10/2019 | 0% | 16/11/2019 | 0% | 16/12/2019 | 0% |
| 30/9/2019 | 0% | 17/10/2019 | 0% | 17/11/2019 | N/A | 17/12/2019 | 0% |
| | | 18/10/2019 | 0% | 18/11/2019 | 0% | 18/12/2019 | 0% |
| | | 19/10/2019 | 0% | 19/11/2019 | 0% | 19/12/2019 | 0% |
| | | 20/10/2019 | 0% | 20/11/2019 | 0,45% | 20/12/2019 | 0% |
| | | 21/10/2019 | 0% | 21/11/2019 | 0,41% | 21/12/2019 | 0% |
| | | 22/10/2019 | 0% | 22/11/2019 | 0% | 22/12/2019 | 0% |
| | | 23/10/2019 | 0% | 23/11/2019 | N/A | 23/12/2019 | 0% |
| | | 24/10/2019 | 0% | 24/11/2019 | N/A | 24/12/2019 | 0,80% |
| | | 25/10/2019 | 0% | 25/11/2019 | 0% | 25/12/2019 | 0% |
| | | 26/10/2019 | N/A | 26/11/2019 | 0,50% | 26/12/2019 | 0% |
| | | 27/10/2019 | N/A | 27/11/2019 | 0% | 27/12/2019 | 0% |
| | | 28/10/2019 | 0% | 28/11/2019 | 0% | 28/12/2019 | N/A |
| | | 29/10/2019 | 0% | 29/11/2019 | 0,66% | 29/12/2019 | 0,82% |
| | | 30/10/2019 | 0% | 30/11/2019 | N/A | 30/12/2019 | 0,98% |
| | | 31/10/2019 | 0% | | | 31/12/2019 | 0% |