SavingAccount.java

```
public class SavingAccount extends BankAccount {
    private double interestRate;
    public SavingAccount(String accountNumber, String name, double balance, double
interestRate) {
        super("N-" + accountNumber, name, balance);
        interestRate = interestRate;
    }

    @Override
    public String getAccountNumber() {
        return super.getAccountNumber();
    }

    @Override
    public void setAccountNumber(String accountNumber) {
        super.setAccountNumber("N-" + accountNumber);
    }
}
```

StudentSavingAccount.java

```
public class StudentSavingAccount extends SavingAccount {
    private String studentId;
    public StudentSavingAccount(String accountNumber, String name, double balance, double
interestRate, String studentId) {
        super("S-" + accountNumber, name, balance + 100, interestRate);
        studentId = studentId;
    }

    @Override
    public String getAccountNumber() {
        return super.getAccountNumber();
    }

    @Override
    public void setAccountNumber(String accountNumber) {
        super.setAccountNumber("S-" + accountNumber);
    }
}
```

ArrayCalculator.java

```
public class ArrayCalculator {
    private double[] arr;
    private int length;

    public ArrayCalculator(double[] arr, int length) {
        this.arr = arr;
        this.length = length;
    }

    public String getAverage(int size) {
        try {
            if (size == 0) {
                throw new ArithmeticException("Cannot divide by zero.");
            }

            double sum = 0.0;
            for (int i = 0; i < size; i++) {
                sum += this.arr[i];
            }

            double average = sum / size;
            return String.format("%.2f", average);
        } catch (ArithmeticException ae) {
            return "Error! " + ae.getMessage();
        } catch (IndexOutOfBoundsException ie) {
            return "Error! Element not accessible in the array.";
        }
    }
}
```