Instructions on access credentials and voting

I. Login credentials

In order to receive their unique login credentials for participation, shareholders must follow these instructions:

- Visit www.lumiconnect.com/meeting/arionbanki and click on the register button.

- A registration page will open where shareholders are prompted to input mandatory information and upload a photo of a valid ID and, if applicable, proxy/power of attorney.

- It's important that shareholders input the correct **e-mail** and **mobile phone number** with the corresponding **country code**. Otherwise, there's no guarantee that login credentials will be delivered in time.

- After registration, shareholders will receive an automated e-mail to confirm that the request for access has been received.

- No later than 24 hours before the meeting, shareholders will receive a second e-mail with the link to the Lumi AGM platform and the shareholders username. A SMS text message will be sent, to the mobile phone number provided by the shareholder during registration, with the password.

II. Voting using Lumi AGM Web App

Voting on proposals and other matters presented to a shareholders' meeting is easy and accessible by following these instructions:

- An hour before the meeting starts, visit the link to the Lumi AGM platform found in the second e-mail to officially register for the meeting.

  o Pre-voting will open up to 24 hours and no later than 8 hours prior to the meeting and closes 2 hours prior to the meeting.

- Click the link to the meeting found in the second e-mail. It's also possible to access the meeting by inserting the meeting ID, also found in the second e-mail.

- Enter your unique Username and Password, obtained by following section I. above.

- When successfully authenticated, you will be directed to the Home Screen.

- A list of all proposals and voting choices is available by navigating to 📊 VOTING.

- For each proposal, press the choice corresponding with the way in which you wish to vote.

  o When selected, a confirmation message will appear.

  o To change your mind, simply press another voting choice which will override your previous selection.

- To cancel your vote, press Cancel