Instructions on accessing login credentials and voting

I. Login credentials

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

- Visit https://smartagm.com and click on the Arion Bank logo.

- A registration page will open where shareholders are prompted to input mandatory information and upload a photo of a valid ID. It is important that shareholders input the correct **e-mail** and **mobile phone number** with the corresponding **country code**.

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

- No later than 7 hours before the meeting, shareholders will receive a second e-mail revealing the link to the Lumi AGM platform where the meeting will take place. A SMS text message will be sent, to the mobile phone number provided by the shareholder during registration, with the username and password.

II. Voting using Lumi AGM

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 provided by e-mail to officially register for the meeting.

- To vote using the app, download the Lumi AGM app on the App Store or Play Store
  - Input "102-409-042" for meeting ID, this step is skipped if voting through a browser.

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

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

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

- For each proposal, press the choice corresponding with the way in which you wish to vote.
  - When selected, a confirmation message will appear.
  - To change your mind, simply press another voting choice which will override your previous selection.

- To cancel your vote, press Cancel