

**POWER OF ATTORNEY
SHAREHOLDERS' MEETING OF
KVIKA BANKI HF 30 MARCH 2021**

I, the undersigned, hereby appoint

_____, _____
(Name of agent) (Id no),

as my lawful attorney to attend a shareholders' meeting of Kvika banki hf., to be held on 30 March 2021, to use all my voting shares and other rights attached thereto, at the meeting.

This power of attorney gives the attorney the right to vote on my behalf in respect of all proposals on the agenda of the shareholders' meeting and any other matters considered at the meeting.

Information on the shareholder granting the power of attorney:

Name: _____

Registration number/Identification number: _____

Number of shares on Kvika banki: _____

Telephone number: _____

E-mail: _____

This power of attorney must be dated and signed. Kvika banki must receive this power of attorney prior to the shareholders' meeting, either via e-mail to hluthafar@kvika.is or when registering for the meeting.

Kvika banki hf. will not be held responsible for any delay which might occur.

Please note that if the shareholder is a legal entity, this form must be signed by an authorized signatory.

Place and date

Signature

Witnesses to the correct date and signature of the signatory:

Name and ID No

Name and ID No