

**POWER OF ATTORNEY FOR THE ANNUAL GENERAL
MEETING
OF KVIKA BANKI HF. ON 31 MARCH 2022**

I, the undersigned, shareholder in Kvikabanki hf., grant

_____, _____
(name of proxy) (Id. No. of proxy),

full and unlimited power of attorney to attend the Annual General Meeting of Kvikabanki hf., Reg. No. 540502-2930, on 31 March 2022, thereby exercising the rights of the shareholder specified by this power of attorney, including exercising the shareholder's voting rights at the meeting.

The power of attorney includes, among other things, authority to vote on my behalf on the motions on the agenda of the meeting and other issues discussed there. Everything done by the proxy in this regard shall be equivalent to action by the shareholder him-/her-/itself.

Information on the shareholder/principal to which this power of attorney applies

Id./Reg. No. of shareholder: _____

Number of shares: _____

Shareholder telephone number: _____

Shareholder e-mail: _____

Please note that, if the shareholder is a legal entity, this power of attorney must be signed by a competent representative of the legal entity in question.

Location and date

Signature of shareholder/authorised signatory

Witnesses to the correct date and signature:

Name and Id. No.

Name and Id. No.