

INSTRUCTIONS FOR ELECTRONIC REGISTRATION AND PARTICIPATION

IN KVÍKA BANKI'S ANNUAL GENERAL MEETING ON 31 MARCH 2022

Electronic participation

Shareholders or their proxies who intend to attend the meeting, either electronically or on location, are asked to register on the website www.lumiconnect.com/meeting/kvika no later than **4:00 pm on the 30th of March 2022, the day before the meeting date**.

The registration must be accompanied by a photo of valid identification and power of attorney, if applicable.

At the day of the meeting, registered shareholders will receive an email with further instructions as well as a text message with a password.

All shareholders, whether attending the meeting at location or electronically, will vote through the voting system Lumi AGM.

Live stream

A live stream of the meeting will be accessible through Lumi AGM. Shareholders can observe the meeting and submit written questions through Lumi AGM.

Shareholders are asked, when submitting written questions, to specify to which agenda item the question refers. Shareholders may also submit questions or comments prior to the meeting by sending them via email to hluthafar@kvika.is.


Admission and voting

Voting at the meeting will take place entirely through Lumi AGM.

Shareholders enter the Meeting ID: **123-587-512**.

Shareholders then sign in to the meeting by entering a *Username* sent via email and a *Password* sent via text message.

*Please remember to turn the meeting broadcast sound off
if shareholders are attending the meeting locale*

When a proposal is up for a vote it will appear on the screen. It is also possible to vote on all meeting proposals at the beginning of the meeting. By choosing this sign  shareholders can see a list of all proposals submitted to the meeting along with voting options. Shareholders choose the option for each proposal. Should a shareholder wish to alter its vote, a change is possible while the voting is open. To cancel its vote, a shareholder can choose "Cancel".

To be noted

A shareholder's *Username* and *Password* for admission to Kvika's AGM and for voting through Lumi AGM are the responsibility of the recipient after receiving the information. The recipient shall safeguard the *Username* and *Password* and ensure that others cannot access the information. The recipient is responsible for using a secure internet connection while participating in the meeting. Kvika is not responsible if poor connection interrupts shareholders' participation in the meeting. *Username* and *Password* entered into Lumi AGM is equivalent to a shareholder's signature and counts as a confirmation of the shareholder's participation in the meeting.