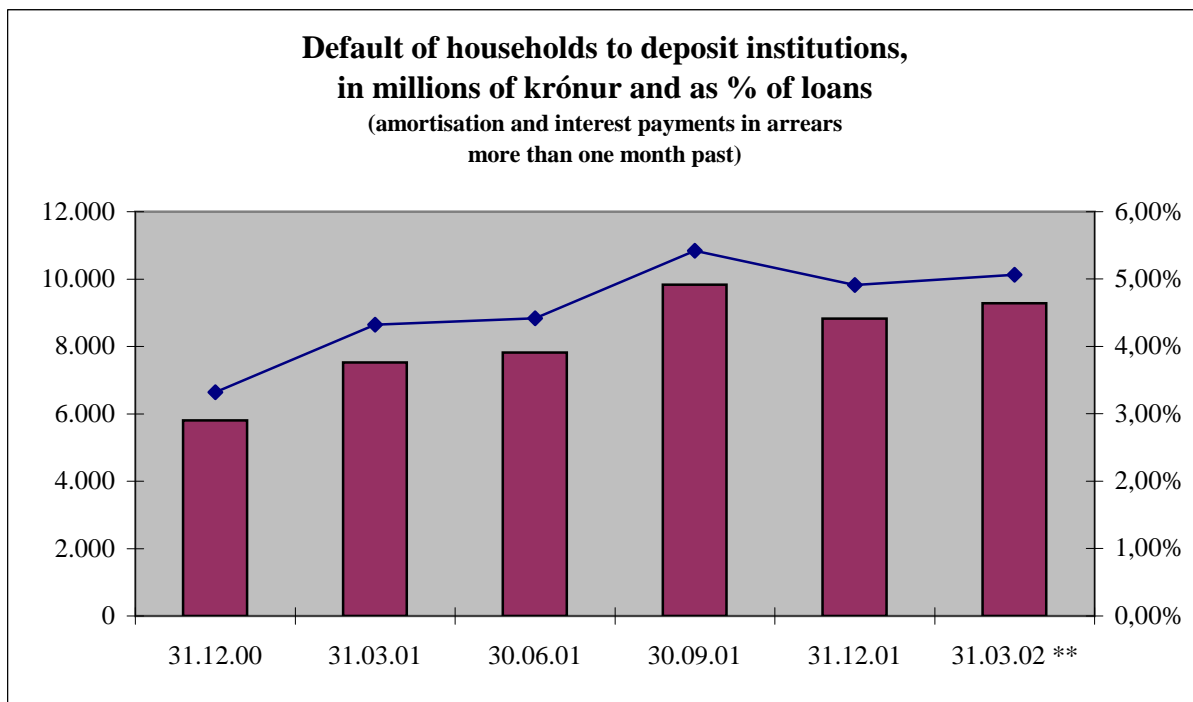


**Default of households to deposit institutions \*)**

In millions of krónur	31.12.00	31.03.01	30.06.01	30.09.01	31.12.01	31.03.02 **
<b>Loans to households</b>	174.710	174.174	176.913	181.306	179.765	183.334
<b>Default</b>	5.802	7.528	7.816	9.829	8.830	9.284
<b>Default as % of loans</b>	3,32%	4,32%	4,42%	5,42%	4,91%	5,06%

\*) Amortisation and interest payments in arrears more than one month past due.

\*\*\*) Kaupthing-bank hf. included.

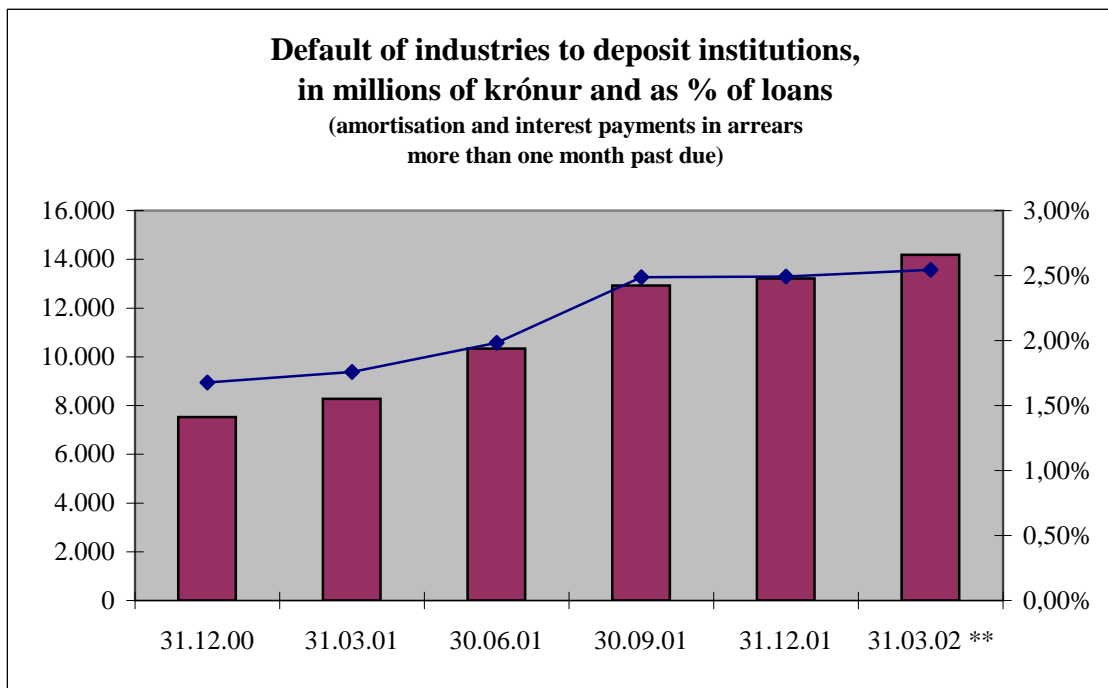


**Default of industries to deposit institutions \*)**

In millions of krónur	31.12.00	31.03.01	30.06.01	30.09.01	31.12.01	31.03.02 **
<b>Loans to industries</b>	449.046	470.629	521.350	519.232	530.318	557.600
<b>Default &gt; 1 month</b>	7.527	8.274	10.334	12.923	13.216	14.183
<b>Default as % of loans</b>	1,68%	1,76%	1,98%	2,49%	2,49%	2,54%

\*) Amortisation and interest payments in arrears more than one month past due.

\*\*\*) Kaupthing-bank hf. included.



**Default to deposit institutions \*)**

In millions of krónur	31.12.00	31.03.01	30.06.01	30.09.01	31.12.01	31.03.02 **
<b>Loans</b>	623.756	644.802	698.263	700.539	710.083	740.933
<b>Default</b>	13.329	15.802	18.150	22.752	22.046	23.467
<b>Default as % of loans</b>	2,14%	2,45%	2,60%	3,25%	3,10%	3,17%

\*) Amortisation and interest payments in arrears more than one month past due.

\*\*\*) Kaupthing-bank hf. included.

