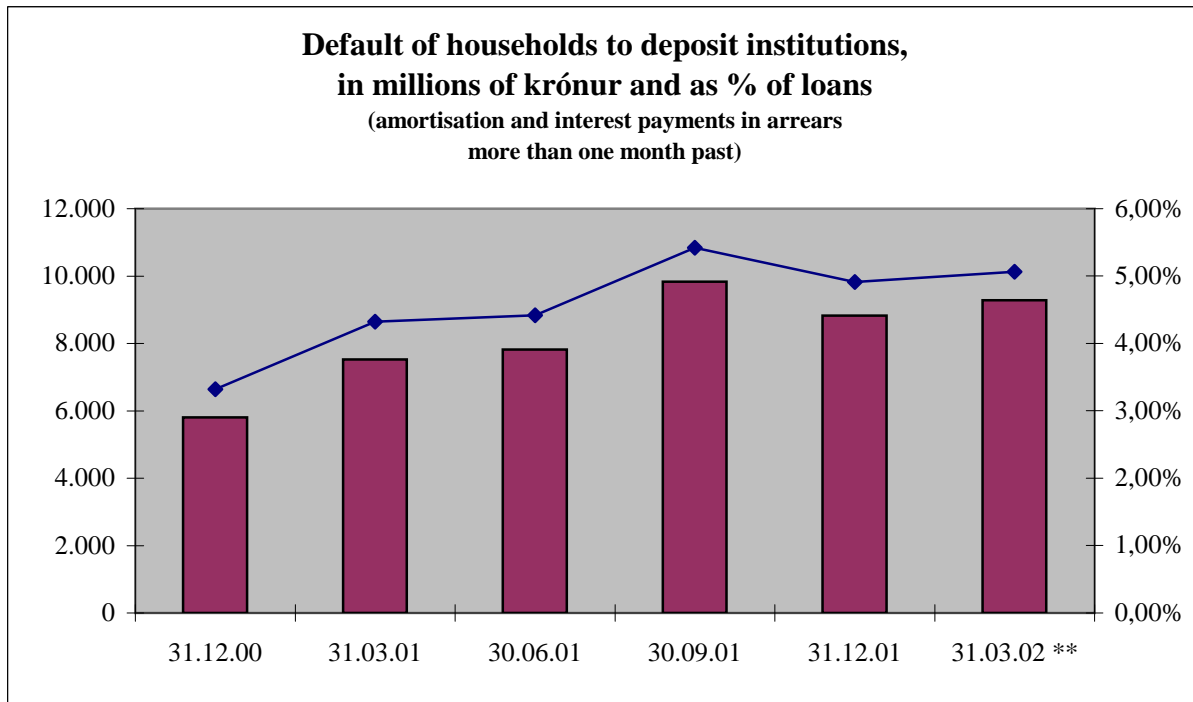


Default of households to deposit institutions *)

In millions of krónur	31.12.00	31.03.01	30.06.01	30.09.01	31.12.01	31.03.02 **
Loans to households	174.710	174.174	176.913	181.306	179.765	183.334
Default	5.802	7.528	7.816	9.829	8.830	9.284
Default as % of loans	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.

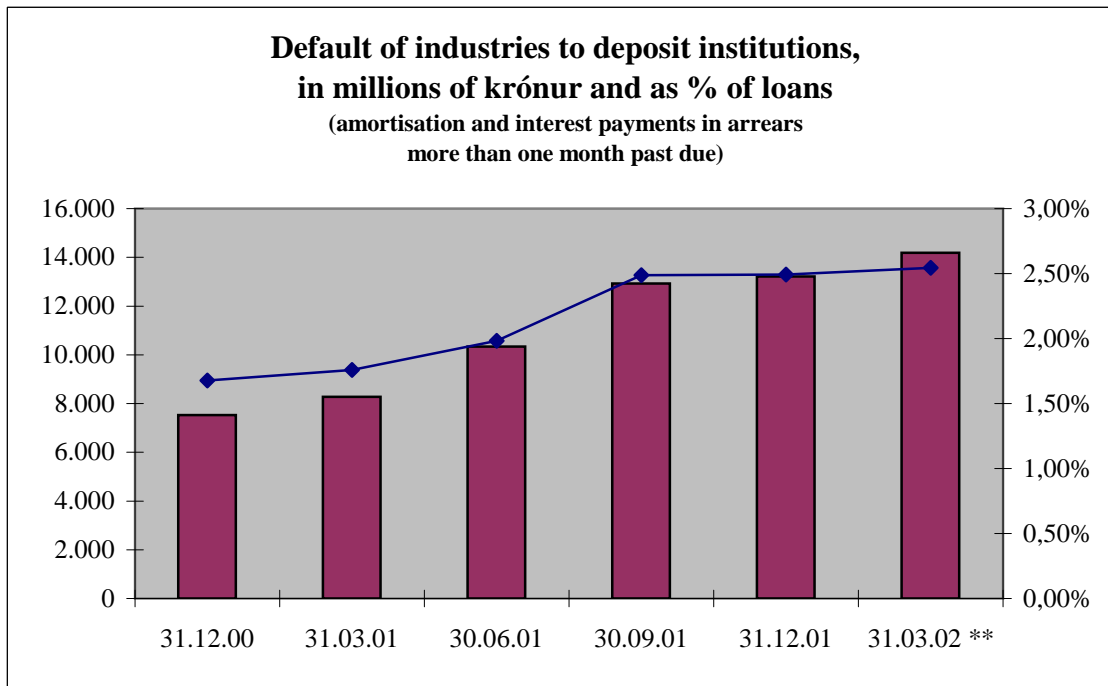


Default of industries to deposit institutions *)

In millions of krónur	31.12.00	31.03.01	30.06.01	30.09.01	31.12.01	31.03.02 **
Loans to industries	449.046	470.629	521.350	519.232	530.318	557.600
Default > 1 month	7.527	8.274	10.334	12.923	13.216	14.183
Default as % of loans	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 **
Loans	623.756	644.802	698.263	700.539	710.083	740.933
Default	13.329	15.802	18.150	22.752	22.046	23.467
Default as % of loans	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.

