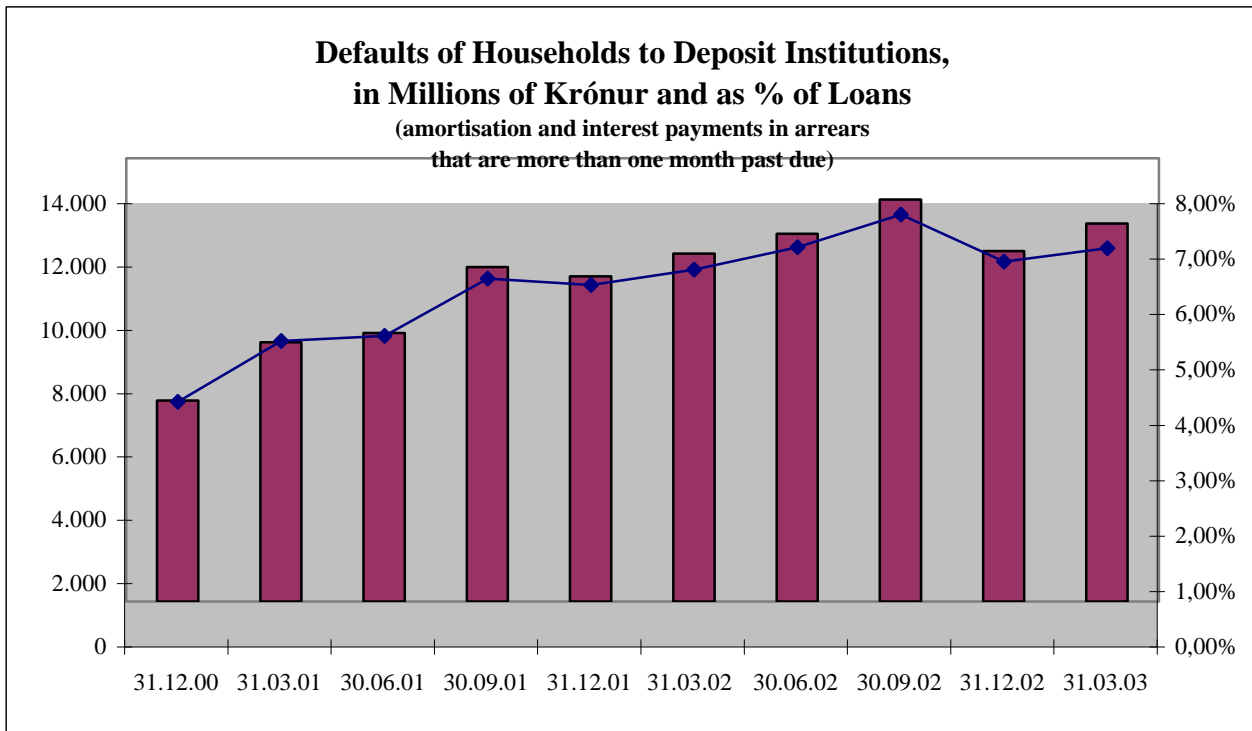


**Defaults of Households to Deposit Institutions<sup>1</sup>**

In Millions of Krónur	31.12.00	31.03.01	30.06.01	30.09.01	31.12.01	31.03.02	30.06.02	30.09.02	31.12.02	31.03.03
<b>Loans to Households</b>	176.108	174.174	176.913	181.306	179.765	183.508	181.660	181.821	180.343	187.206
<b>Defaults &gt; 1 Month</b>	6.351	8.190	8.479	10.564	10.265	10.989	11.615	12.692	11.065	11.934
<b>Defaults as % of Loans</b>	3,61%	4,70%	4,79%	5,83%	5,71%	5,99%	6,39%	6,98%	6,14%	6,37%

<sup>1</sup>Amortisation and interest payments in arrears that are more than one month past due.

Data for Kaupthing-bank hf. are included beginning in March of 2002.

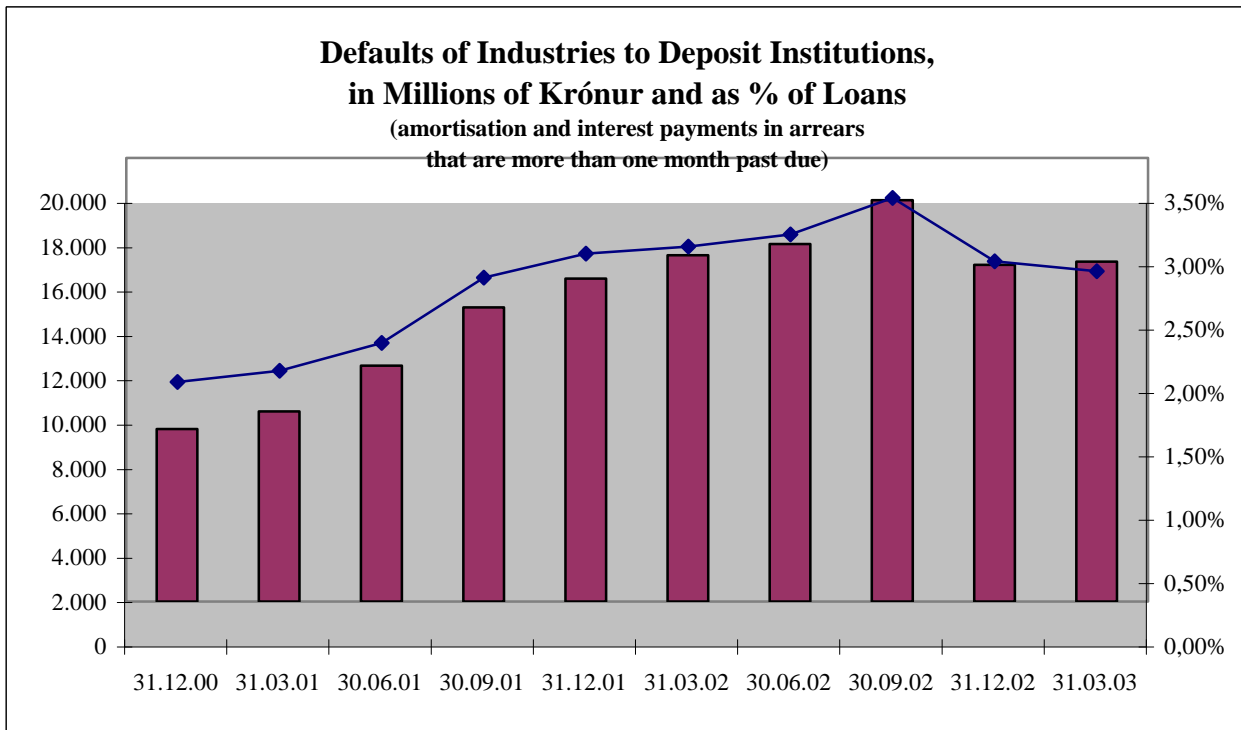


**Defaults of Industries to Deposit Institutions<sup>1</sup>**

In Millions of Krónur	31.12.00	31.03.01	30.06.01	30.09.01	31.12.01	31.03.02	30.06.02	30.09.02	31.12.02	31.03.03
<b>Loans to Industries</b>	449.046	470.629	521.350	519.232	530.318	557.520	556.373	568.421	565.989	588.037
<b>Defaults &gt; 1 Month</b>	7.783	8.572	10.637	13.265	14.555	15.613	16.121	18.098	15.187	15.327
<b>Defaults as % of Loans</b>	1,73%	1,82%	2,04%	2,55%	2,74%	2,80%	2,90%	3,18%	2,68%	2,61%

<sup>1</sup>Amortisation and interest payments in arrears that are more than one month past due.

Data for Kaupthing-bank hf. are included beginning in March of 2002.



**Total Default to Deposit Institutions<sup>1</sup>**

In Millions of Krónur	31.12.00	31.03.01	30.06.01	30.09.01	31.12.01	31.03.02	30.06.02	30.09.02	31.12.02	31.03.03
<b>Total Loans</b>	625.154	644.803	698.263	700.538	710.083	741.028	738.034	750.242	746.332	775.243
<b>Defaults &gt; 1 Month</b>	14.134	16.762	19.116	23.829	24.820	26.601	27.736	30.790	26.252	27.262
<b>Defaults as % of Loans</b>	2,26%	2,60%	2,74%	3,40%	3,50%	3,59%	3,76%	4,10%	3,52%	3,52%

<sup>1</sup>Amortisation and interest payments in arrears that are more than one month past due.

Data for Kaupthing-bank hf. are included beginning in March of 2002.

