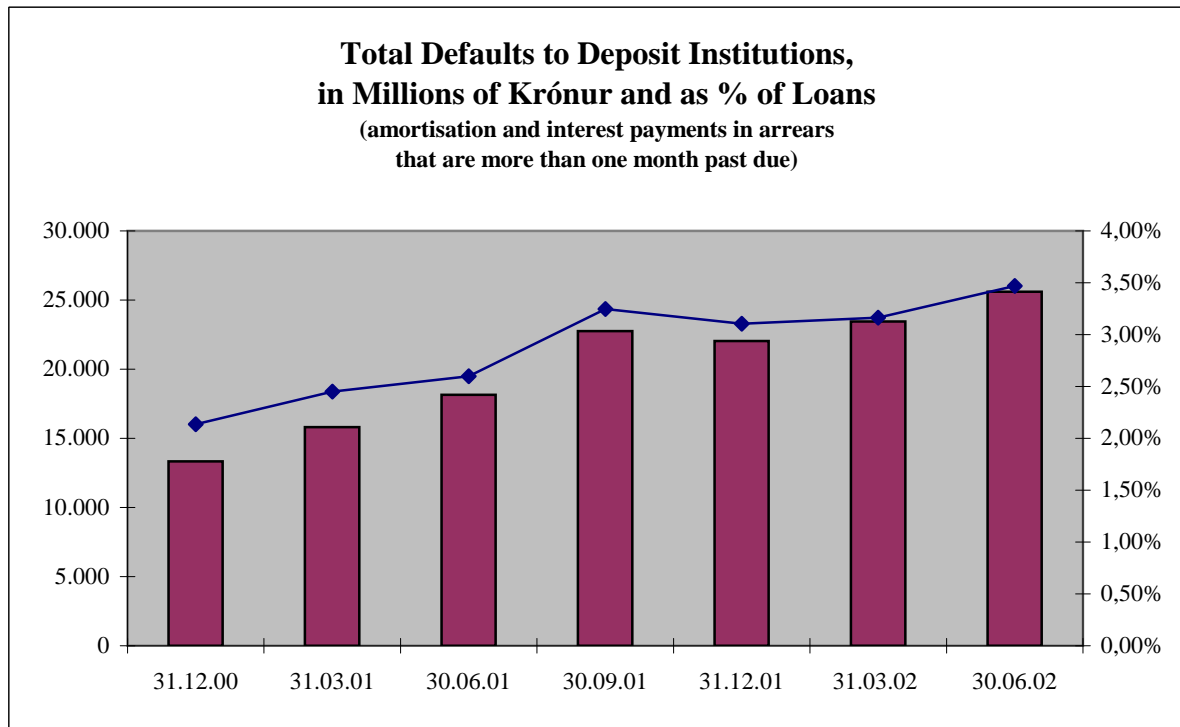


Total Default to Deposit Institutions¹

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
Total Loans	623.756	644.802	698.263	700.539	710.083	741.028	738.034
Defaults > 1 Month	13.329	15.802	18.150	22.752	22.046	23.439	25.605
Defaults as % of Loans	2,14%	2,45%	2,60%	3,25%	3,10%	3,16%	3,47%

¹Amortisation 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.



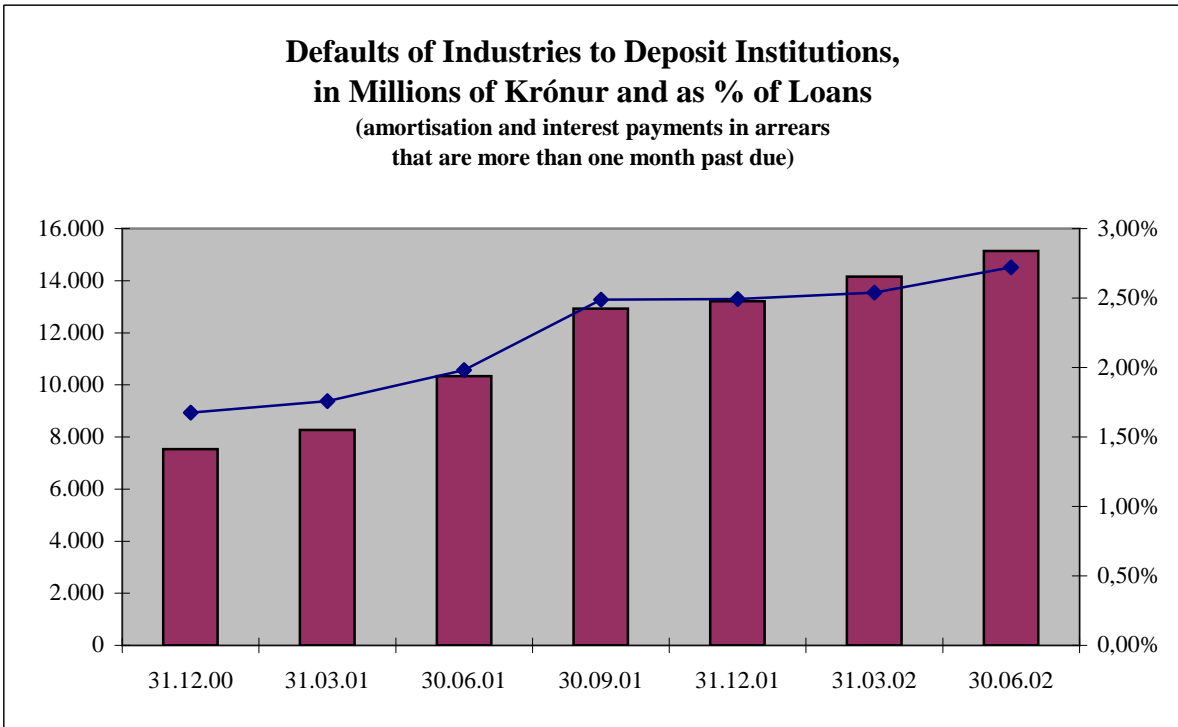
Defaults of Industries to Deposit Institutions¹

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
Loans to Industries	449.046	470.629	521.350	519.232	530.318	557.520	556.373
Defaults > 1 Month	7.527	8.274	10.334	12.923	13.216	14.157	15.145
Defaults as % of Loans	1,68%	1,76%	1,98%	2,49%	2,49%	2,54%	2,72%

¹Amortisation 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,
in Millions of Krónur and as % of Loans**
(amortisation and interest payments in arrears
that are more than one month past due)



Defaults of Households to Deposit Institutions¹

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
Loans to Households	174.710	174.174	176.913	181.306	179.765	183.508	181.660
Defaults > 1 Month	5.802	7.528	7.816	9.829	8.830	9.283	10.460
Defaults as % of Loans	3,32%	4,32%	4,42%	5,42%	4,91%	5,06%	5,76%

¹Amortisation 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.

