

FJÁRMÁLAEFTIRLITIÐ

(The Financial Supervisory Authority, Iceland)

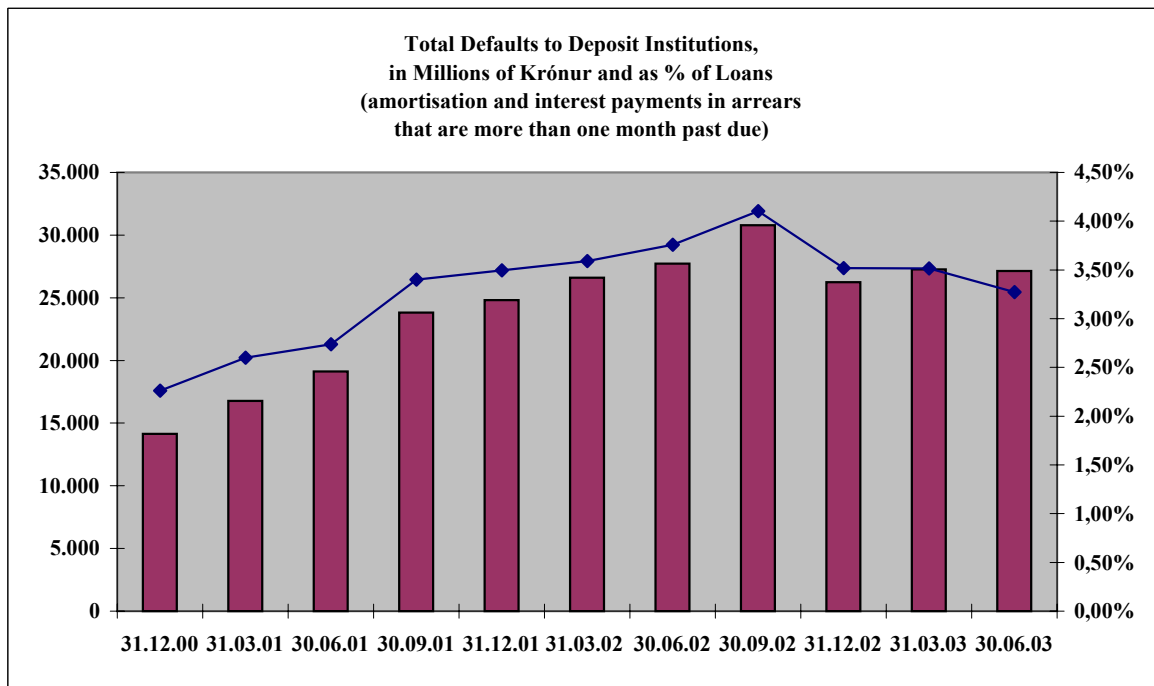
12 August 2003

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	30.09.02	31.12.02	31.03.03	30.06.03
Total Loans	625.154	644.803	698.263	700.538	710.083	741.028	738.034	750.242	746.332	775.243	829.012
Defaults > 1 Month	14.134	16.762	19.116	23.829	24.820	26.601	27.736	30.790	26.252	27.262	27.127
Defaults as % of Loans	2,26%	2,60%	2,74%	3,40%	3,50%	3,59%	3,76%	4,10%	3,52%	3,52%	3,27%

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.



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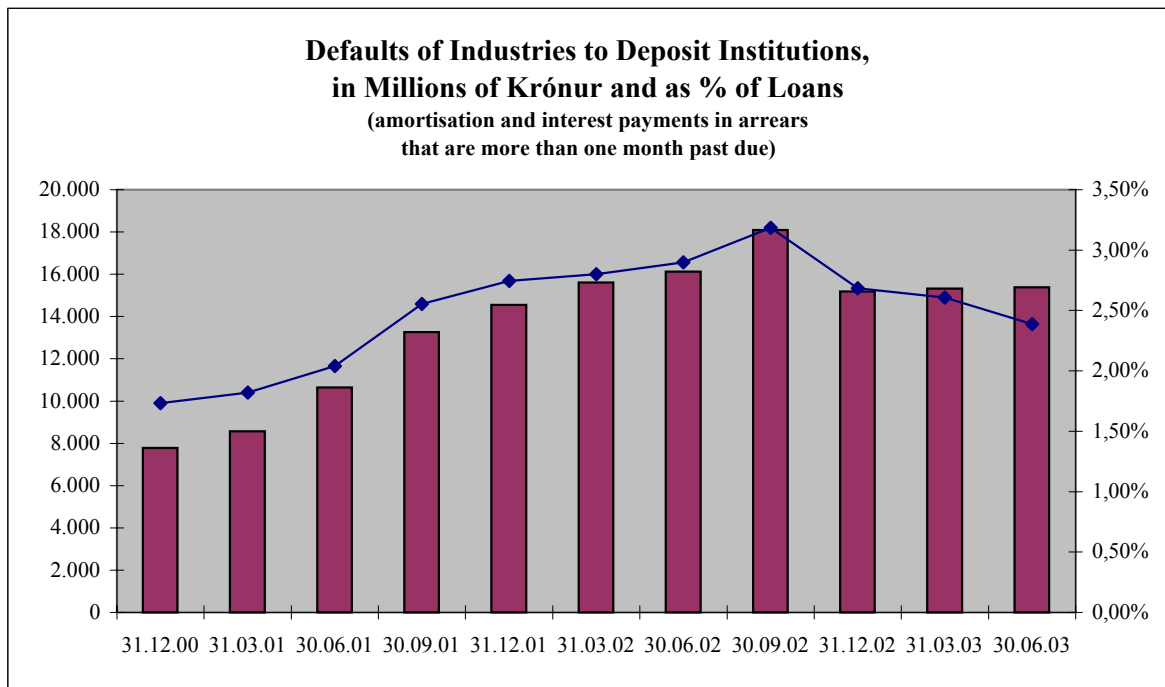
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Defaults of Industries to Deposit Institutions¹

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	30.09.02	31.12.02	31.03.03	30.06.03
Loans to Industries	449.046	470.629	521.350	519.232	530.318	557.520	556.373	568.421	565.989	588.037	644.499
Defaults > 1 Month	7.783	8.572	10.637	13.265	14.555	15.613	16.121	18.098	15.187	15.327	15.382
Defaults as % of Loans	1,73%	1,82%	2,04%	2,55%	2,74%	2,80%	2,90%	3,18%	2,68%	2,61%	2,39%

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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	30.09.02	31.12.02	31.03.03	30.06.03
Loans to Households	176.108	174.174	176.913	181.306	179.765	183.508	181.660	181.821	180.343	187.206	184.513
Defaults > 1 Month	6.351	8.190	8.479	10.564	10.265	10.989	11.615	12.692	11.065	11.934	11.745
Defaults as % of Loans	3,61%	4,70%	4,79%	5,83%	5,71%	5,99%	6,39%	6,98%	6,14%	6,37%	6,37%

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.

