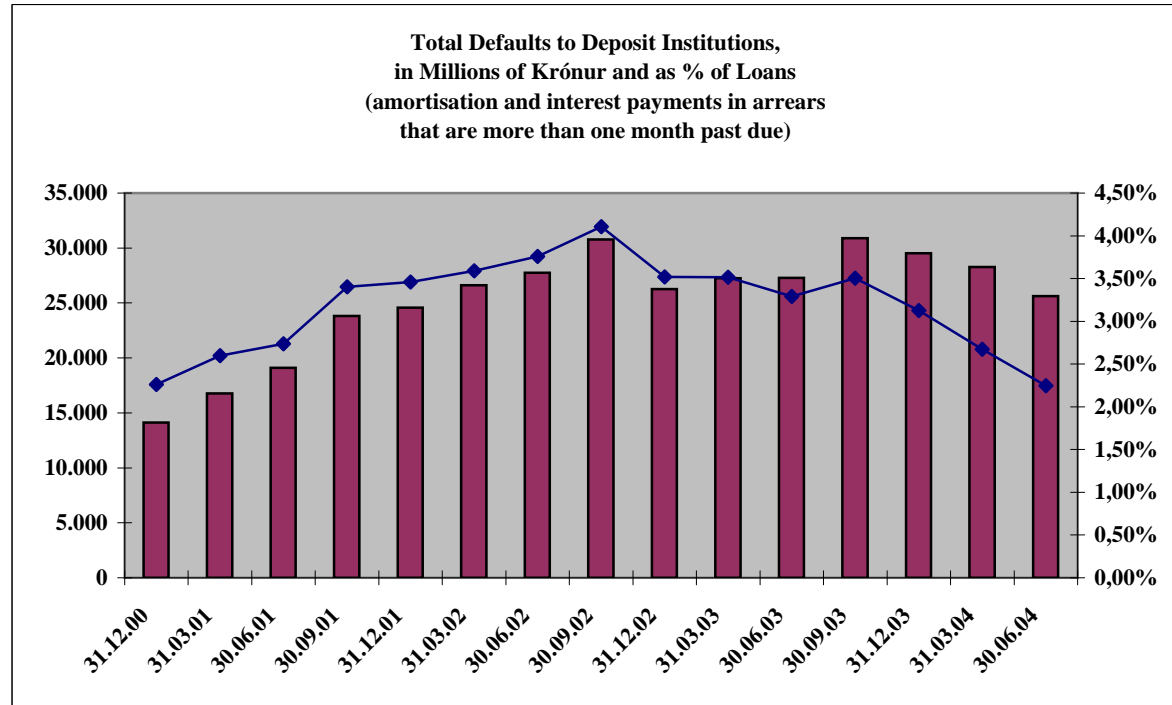


**Total Default to Deposit Institutions<sup>1</sup>**

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	30.06.03	30.09.03	31.12.03	31.03.04	30.06.04
<b>Total Loans</b>	625.154	644.803	698.263	700.538	709.896	741.028	737.800	750.032	746.122	775.243	829.012	881.128	944.378	1.056.976	1.140.886
<b>Defaults &gt; 1 Month</b>	14.134	16.762	19.116	23.829	24.569	26.601	27.736	30.790	26.252	27.262	27.283	30.884	29.525	28.270	25.615
<b>Defaults as % of Loans</b>	2,26%	2,60%	2,74%	3,40%	3,46%	3,59%	3,76%	4,11%	3,52%	3,52%	3,29%	3,51%	3,13%	2,67%	2,25%

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

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

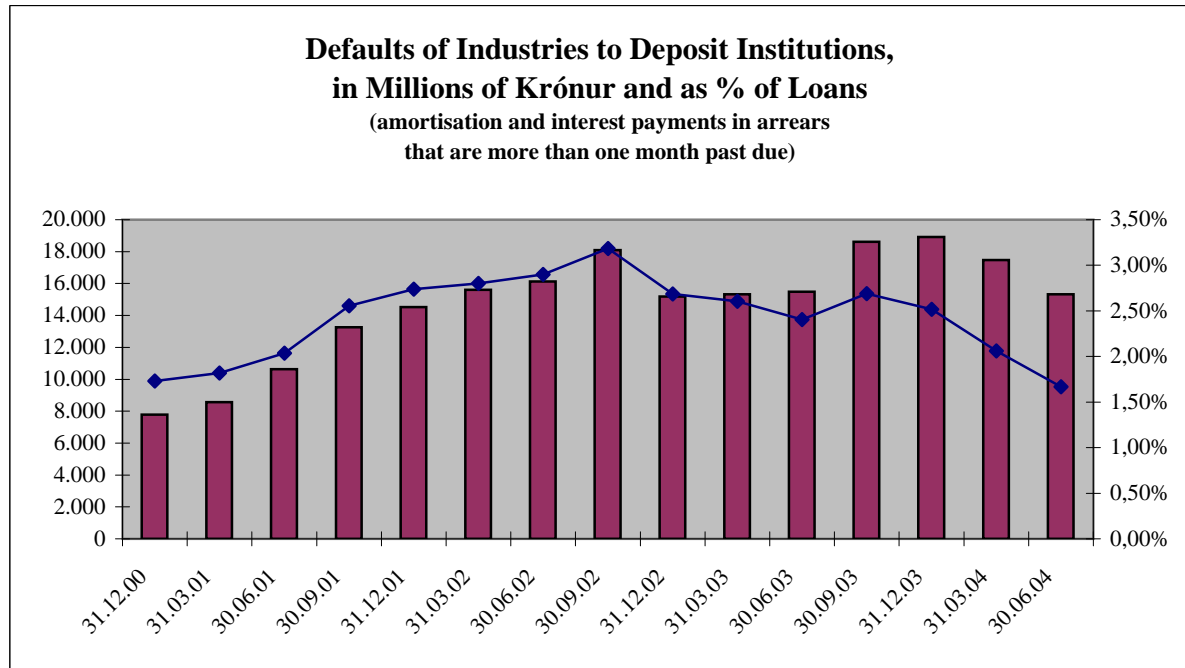


**Defaults of Industries to Deposit Institutions<sup>1</sup>**

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	30.06.03	30.09.03	31.12.03	31.03.04	30.06.04
<b>Loans to Industries</b>	449.597	471.209	521.963	519.232	530.131	557.520	556.140	568.211	565.779	588.037	644.499	692.636	752.119	848.721	918.839
<b>Defaults &gt; 1 Month</b>	7.783	8.572	10.637	13.265	14.523	15.613	16.121	18.098	15.187	15.327	15.494	18.619	18.924	17.479	15.321
<b>Defaults as % of Loans</b>	1,73%	1,82%	2,04%	2,55%	2,74%	2,80%	2,90%	3,19%	2,68%	2,61%	2,40%	2,69%	2,52%	2,06%	1,67%

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

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



**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	30.06.03	30.09.03	31.12.03	31.03.04	30.06.04
<b>Loans to Households</b>	175.557	173.594	176.300	181.306	179.765	183.508	181.660	181.821	180.343	187.206	184.513	188.492	192.259	208.255	222.047
<b>Defaults &gt; 1 Month</b>	6.351	8.190	8.479	10.564	10.046	10.989	11.615	12.692	11.065	11.934	11.790	12.265	10.601	10.791	10.294
<b>Defaults as % of Loans</b>	3,62%	4,72%	4,81%	5,83%	5,59%	5,99%	6,39%	6,98%	6,14%	6,37%	6,39%	6,51%	5,51%	5,18%	4,64%

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

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

