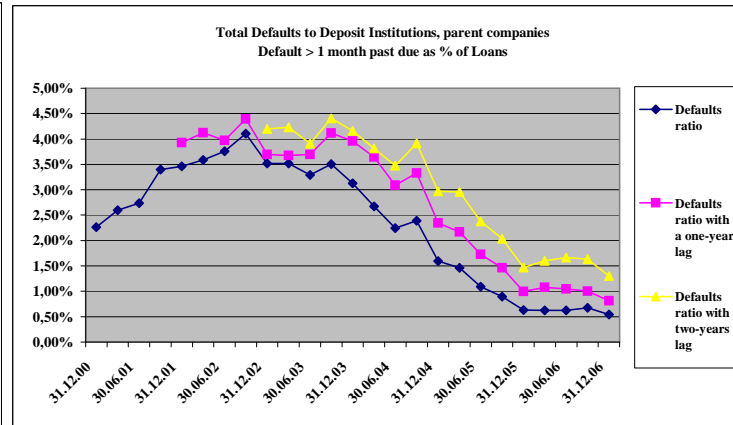
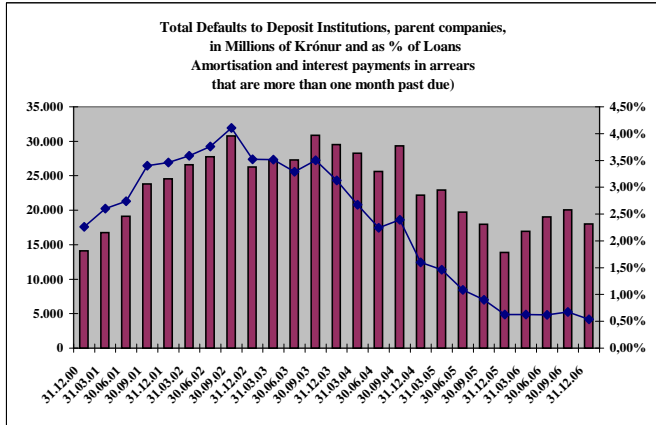


Total Default to Deposit Institutions¹

| 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 | 30.09.03 | 31.12.03 | 31.03.04 | 30.06.04 | 30.09.04 | 31.12.04 | 31.03.05 | 30.06.05 | 30.09.05 | 31.12.05 | 31.03.06 | 30.06.06 | 30.09.06 | 31.12.06 |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Total Loans | 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 | 1.227.341 | 1.389.148 | 1.568.931 | 1.813.103 | 1.997.776 | 2.211.987 | 2.707.560 | 3.050.989 | 2.977.453 | 3.334.608 |
| Defaults > 1 Month | 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 | 29.351 | 22.180 | 22.913 | 19.720 | 17.948 | 13.881 | 16.925 | 19.020 | 20.056 | 18.004 |
| Defaults ratio | 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% | 2,39% | 1,60% | 1,46% | 1,09% | 0,90% | 0,63% | 0,63% | 0,62% | 0,67% | 0,54% |
| Defaults ratio with a one-year lag | | | | | 3,93% | 4,13% | 3,97% | 4,40% | 3,70% | 3,68% | 3,70% | 4,12% | 3,96% | 3,65% | 3,09% | 3,33% | 2,35% | 2,17% | 1,73% | 1,46% | 1,00% | 1,08% | 1,05% | 1,00% | 0,81% |
| Defaults ratio with two-years lag | | | | | | | | 4,40% | 4,20% | 4,23% | 3,91% | 4,41% | 4,16% | 3,81% | 3,47% | 3,91% | 2,97% | 2,96% | 2,38% | 2,04% | 1,47% | 1,60% | 1,67% | 1,63% | 1,30% |

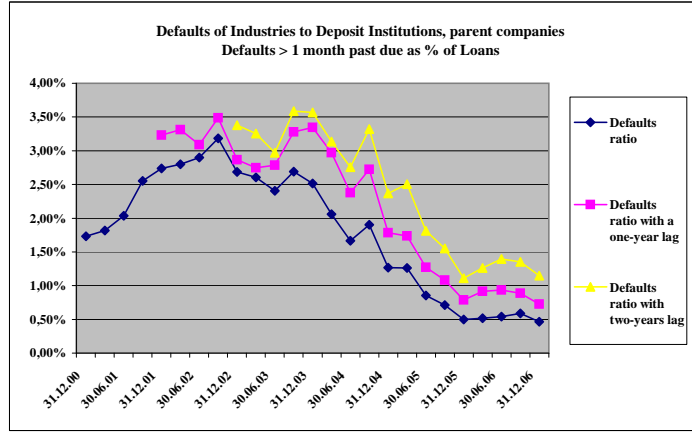
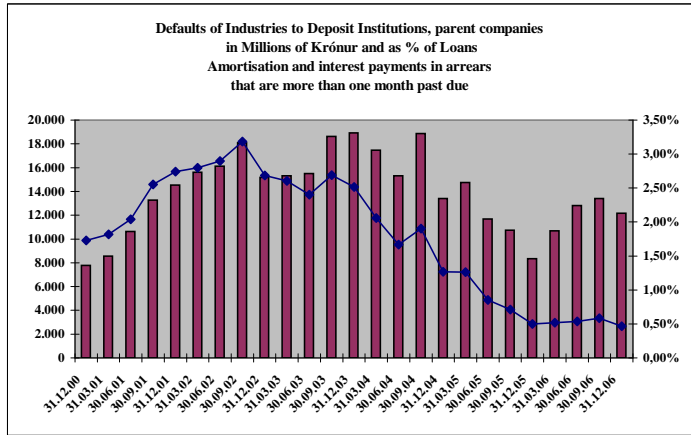
¹Amortisation and interest payments in arrears that are more than one month past due.
Total default to parent companies



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 | 30.09.03 | 31.12.03 | 31.03.04 | 30.06.04 | 30.09.04 | 31.12.04 | 31.03.05 | 30.06.05 | 30.09.05 | 31.12.05 | 31.03.06 | 30.06.06 | 30.09.06 | 31.12.06 |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Loans to Industries | 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 | 991.722 | 1.058.087 | 1.168.313 | 1.369.262 | 1.512.625 | 1.675.184 | 2.068.466 | 2.377.324 | 2.287.805 | 2.617.647 |
| Defaults > 1 Month | 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 | 18.872 | 13.408 | 14.743 | 11.689 | 10.742 | 8.338 | 10.695 | 12.812 | 13.415 | 12.165 |
| Defaults ratio | 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% | 1,90% | 1,27% | 1,26% | 0,85% | 0,71% | 0,50% | 0,52% | 0,54% | 0,59% | 0,46% |
| Defaults ratio with a one-year lag | | | | | 3,23% | 3,31% | 3,09% | 3,49% | 2,86% | 2,75% | 2,79% | 3,28% | 3,34% | 2,97% | 2,38% | 2,72% | 1,78% | 1,74% | 1,27% | 1,08% | 0,79% | 0,92% | 0,94% | 0,89% | 0,73% |
| Defaults ratio with two-years lag | | | | | | | | | 3,38% | 3,25% | 2,97% | 3,59% | 3,57% | 3,14% | 2,75% | 3,32% | 2,37% | 2,51% | 1,81% | 1,55% | 1,11% | 1,26% | 1,39% | 1,35% | 1,15% |

¹Amortisation and interest payments in arrears that are more than one month past due.
Total default to parent companies



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 | 30.09.03 | 31.12.03 | 31.03.04 | 30.06.04 | 30.09.04 | 31.12.04 | 31.03.05 | 30.06.05 | 30.09.05 | 31.12.05 | 31.03.06 | 30.06.06 | 30.09.06 | 31.12.06 |
|---|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Loans to Households | 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 | 235.619 | 331.061 | 400.618 | 443.840 | 485.151 | 536.804 | 639.093 | 673.665 | 689.649 | 716.961 |
| Defaults > 1 Month | 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 | 10.479 | 8.772 | 8.170 | 8.032 | 7.206 | 5.543 | 6.230 | 6.208 | 6.641 | 5.839 |
| Defaults ratio | 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% | 4,45% | 2,65% | 2,04% | 1,81% | 1,49% | 1,03% | 0,97% | 0,92% | 0,96% | 0,81% |
| Defaults ratio with a one-year lag | | | | | 5,72% | 6,33% | 6,59% | 7,00% | 6,16% | 6,50% | 6,49% | 6,75% | 5,88% | 5,76% | 5,58% | 5,56% | 4,56% | 3,92% | 3,62% | 3,06% | 1,67% | 1,56% | 1,40% | 1,37% | 1,09% |
| Defaults ratio with two-years lag | | | | | | | | | 6,30% | 6,87% | 6,69% | 6,76% | 5,90% | 5,88% | 5,67% | 5,76% | 4,86% | 4,36% | 4,35% | 3,82% | 2,88% | 2,99% | 2,80% | 2,82% | 1,76% |

¹Amortisation and interest payments in arrears that are more than one month past due.
Total default to parent companies

