

Loans of banks by economy branches for January 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  | Individuals      |                   |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>8 781 369</b> | <b>6 434 929</b>          | <b>1 133 806</b>  | <b>471 794</b>   | <b>2 856 838</b>  | <b>1 972 492</b> | <b>2 346 440</b> | <b>77 486</b>     | <b>11 427</b>    | <b>1 613 510</b>  | <b>644 017</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 053 343        | 1 045 118                 | 229 261           | 64 757           | 463 401           | 287 700          | 8 225            | 671               | 15               | 6 272             | 1 267            |
| Agriculture   | 336 404          | 317 947                   | 121 830           | 41 167           | 85 220            | 69 730           | 18 457           | 2 259             | 42               | 13 905            | 2 251            |
| Construction  | 1 305 943        | 1 296 155                 | 126 271           | 52 333           | 659 631           | 457 920          | 9 788            | 156               | 0                | 3 263             | 6 369            |
| Transport     | 354 139          | 347 169                   | 55 260            | 20 182           | 119 038           | 152 690          | 6 970            | 110               | 1                | 6 000             | 860              |
| Communication | 43 728           | 43 041                    | 1 489             | 1 797            | 11 735            | 28 020           | 687              | 5                 | 0                | 419               | 262              |
| Trade         | 1 827 477        | 1 714 925                 | 488 710           | 195 231          | 728 315           | 302 669          | 112 552          | 6 793             | 381              | 79 294            | 26 084           |
| Other         | 3 860 334        | 1 670 573                 | 110 983           | 96 328           | 789 498           | 673 764          | 2 189 761        | 67 492            | 10 989           | 1 504 356         | 606 924          |

Loans of banks by economy branches for March 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  | Individuals      |                   |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>8 830 973</b> | <b>6 475 123</b>          | <b>1 133 170</b>  | <b>505 430</b>   | <b>2 941 658</b>  | <b>1 894 865</b> | <b>2 355 850</b> | <b>77 970</b>     | <b>10 810</b>    | <b>1 645 486</b>  | <b>621 584</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 070 437        | 1 061 001                 | 218 564           | 63 107           | 480 453           | 298 878          | 9 436            | 899               | 15               | 7 213             | 1 308            |
| Agriculture   | 312 659          | 300 308                   | 104 267           | 40 806           | 96 844            | 58 392           | 12 351           | 1 766             | 6                | 9 223             | 1 356            |
| Construction  | 1 313 205        | 1 303 211                 | 109 102           | 101 620          | 689 084           | 403 405          | 9 994            | 235               | 0                | 3 599             | 6 159            |
| Transport     | 351 245          | 344 422                   | 53 046            | 16 614           | 123 543           | 151 219          | 6 823            | 101               | 0                | 5 830             | 891              |
| Communication | 45 803           | 45 606                    | 2 142             | 1 847            | 12 613            | 29 005           | 197              | 3                 | 0                | 111               | 83               |
| Trade         | 1 848 647        | 1 736 039                 | 525 081           | 180 387          | 739 640           | 290 931          | 112 608          | 7 453             | 343              | 78 739            | 26 073           |
| Other         | 3 888 977        | 1 684 535                 | 120 968           | 101 050          | 799 481           | 663 035          | 2 204 442        | 67 513            | 10 447           | 1 540 769         | 585 714          |

Loans of banks by economy branches for February 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  | Individuals      |                   |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>8 793 207</b> | <b>6 451 499</b>          | <b>1 126 953</b>  | <b>537 815</b>   | <b>2 890 567</b>  | <b>1 896 164</b> | <b>2 341 709</b> | <b>74 734</b>     | <b>10 763</b>    | <b>1 620 572</b>  | <b>635 639</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 069 263        | 1 060 103                 | 227 209           | 61 499           | 480 879           | 290 516          | 9 160            | 660               | 15               | 7 105             | 1 380            |
| Agriculture   | 317 306          | 305 295                   | 117 117           | 37 093           | 91 781            | 59 305           | 12 011           | 1 830             | 12               | 9 069             | 1 102            |
| Construction  | 1 309 802        | 1 299 902                 | 113 739           | 101 651          | 673 068           | 411 443          | 9 900            | 234               | 0                | 3 660             | 6 006            |
| Transport     | 352 165          | 345 276                   | 52 214            | 16 776           | 123 165           | 153 122          | 6 889            | 105               | 0                | 5 865             | 919              |
| Communication | 45 109           | 44 604                    | 980               | 1 829            | 12 676            | 29 119           | 505              | 4                 | 0                | 417               | 84               |
| Trade         | 1 829 281        | 1 714 365                 | 498 925           | 204 796          | 714 362           | 296 282          | 114 915          | 7 024             | 334              | 80 532            | 27 025           |
| Other         | 3 870 281        | 1 681 953                 | 116 768           | 114 171          | 794 636           | 656 378          | 2 188 328        | 64 877            | 10 401           | 1 513 926         | 599 123          |

Loans of banks by economy branches for April 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  |                  | Individuals       |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>8 934 516</b> | <b>6 556 053</b>          | <b>1 172 553</b>  | <b>512 984</b>   | <b>2 990 512</b>  | <b>1 880 004</b> | <b>2 378 463</b> | <b>81 152</b>     | <b>11 519</b>    | <b>1 673 471</b>  | <b>612 320</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 089 055        | 1 079 891                 | 220 922           | 65 460           | 494 878           | 298 630          | 9 164            | 658               | 15               | 7 173             | 1 318            |
| Agriculture   | 308 757          | 296 575                   | 106 847           | 33 891           | 98 477            | 57 360           | 12 181           | 1 877             | 0                | 9 257             | 1 048            |
| Construction  | 1 320 675        | 1 310 419                 | 114 823           | 101 185          | 691 802           | 402 608          | 10 256           | 183               | 0                | 3 620             | 6 453            |
| Transport     | 351 704          | 344 747                   | 49 064            | 20 431           | 125 988           | 149 264          | 6 957            | 97                | 0                | 5 978             | 882              |
| Communication | 46 151           | 45 647                    | 1 493             | 1 832            | 13 622            | 28 699           | 505              | 3                 | 0                | 416               | 85               |
| Trade         | 1 876 925        | 1 763 335                 | 547 386           | 187 782          | 746 190           | 281 977          | 113 589          | 7 961             | 331              | 79 873            | 25 425           |
| Other         | 3 941 249        | 1 715 439                 | 132 017           | 102 402          | 819 555           | 661 465          | 2 225 810        | 70 372            | 11 174           | 1 567 155         | 577 109          |

Loans of banks by economy branches for May 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  |                  | Individuals       |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>9 063 357</b> | <b>6 634 262</b>          | <b>1 206 196</b>  | <b>513 440</b>   | <b>3 029 248</b>  | <b>1 885 378</b> | <b>2 429 094</b> | <b>83 911</b>     | <b>24 233</b>    | <b>1 719 834</b>  | <b>601 116</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 136 666        | 1 127 465                 | 232 525           | 81 831           | 506 505           | 306 603          | 9 201            | 711               | 15               | 7 197             | 1 278            |
| Agriculture   | 296 281          | 283 844                   | 96 473            | 34 929           | 94 808            | 57 634           | 12 437           | 1 927             | 0                | 9 477             | 1 034            |
| Construction  | 1 305 589        | 1 295 660                 | 115 043           | 103 048          | 685 966           | 391 602          | 9 929            | 250               | 0                | 3 635             | 6 045            |
| Transport     | 359 994          | 351 362                   | 49 786            | 22 111           | 125 685           | 153 780          | 8 632            | 97                | 0                | 7 496             | 1 040            |
| Communication | 45 453           | 44 938                    | 1 414             | 1 824            | 13 822            | 27 878           | 514              | 2                 | 0                | 428               | 84               |
| Trade         | 1 841 106        | 1 726 170                 | 572 532           | 167 288          | 726 182           | 260 169          | 114 935          | 8 085             | 358              | 81 312            | 25 180           |
| Other         | 4 078 268        | 1 804 823                 | 138 422           | 102 408          | 876 280           | 687 713          | 2 273 445        | 72 840            | 23 860           | 1 610 289         | 566 456          |

Loans of banks by economy branches for June 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  |                  | Individuals       |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>9 167 432</b> | <b>6 691 390</b>          | <b>1 185 071</b>  | <b>471 570</b>   | <b>3 098 797</b>  | <b>1 935 952</b> | <b>2 476 042</b> | <b>85 407</b>     | <b>23 953</b>    | <b>1 774 775</b>  | <b>591 906</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 162 915        | 1 153 634                 | 226 679           | 85 857           | 509 838           | 331 260          | 9 281            | 672               | 15               | 7 331             | 1 263            |
| Agriculture   | 293 178          | 280 104                   | 91 501            | 34 272           | 98 274            | 56 057           | 13 073           | 1 959             | 0                | 10 066            | 1 049            |
| Construction  | 1 327 748        | 1 317 797                 | 117 896           | 104 289          | 705 041           | 390 571          | 9 952            | 253               | 0                | 3 625             | 6 074            |
| Transport     | 361 131          | 351 317                   | 51 604            | 20 347           | 127 516           | 151 851          | 9 813            | 89                | 0                | 8 710             | 1 014            |
| Communication | 46 582           | 46 111                    | 1 672             | 1 910            | 13 526            | 29 003           | 472              | 5                 | 0                | 384               | 83               |
| Trade         | 1 835 080        | 1 720 107                 | 569 662           | 146 572          | 740 425           | 263 448          | 114 973          | 8 344             | 282              | 81 617            | 24 731           |
| Other         | 4 140 799        | 1 822 320                 | 126 058           | 78 322           | 904 178           | 713 763          | 2 318 478        | 74 086            | 23 656           | 1 663 044         | 557 692          |

Loans of banks by economy branches for July 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  | Individuals      |                   |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>9 253 247</b> | <b>6 725 205</b>          | <b>1 181 505</b>  | <b>486 338</b>   | <b>3 132 842</b>  | <b>1 924 521</b> | <b>2 528 042</b> | <b>87 089</b>     | <b>23 538</b>    | <b>1 830 500</b>  | <b>586 916</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 128 489        | 1 119 430                 | 227 154           | 80 887           | 505 793           | 305 596          | 9 059            | 736               | 15               | 7 214             | 1 093            |
| Agriculture   | 295 672          | 282 035                   | 93 955            | 34 800           | 97 079            | 56 202           | 13 637           | 2 167             | 0                | 10 437            | 1 033            |
| Construction  | 1 378 231        | 1 368 279                 | 146 857           | 104 190          | 728 264           | 388 967          | 9 952            | 267               | 0                | 3 558             | 6 127            |
| Transport     | 364 264          | 355 171                   | 54 389            | 20 038           | 131 907           | 148 837          | 9 092            | 188               | 0                | 7 993             | 911              |
| Communication | 47 625           | 47 165                    | 1 605             | 1 980            | 13 989            | 29 591           | 460              | 4                 | 0                | 373               | 82               |
| Trade         | 1 859 487        | 1 743 408                 | 540 115           | 173 084          | 780 143           | 250 067          | 116 078          | 7 892             | 281              | 83 610            | 24 295           |
| Other         | 4 179 481        | 1 809 716                 | 117 429           | 71 359           | 875 667           | 745 262          | 2 369 764        | 75 835            | 23 241           | 1 717 314         | 553 374          |

Loans of banks by economy branches for August 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  | Individuals      |                   |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>9 289 254</b> | <b>6 704 266</b>          | <b>1 138 892</b>  | <b>464 000</b>   | <b>3 172 488</b>  | <b>1 928 885</b> | <b>2 584 988</b> | <b>88 874</b>     | <b>23 736</b>    | <b>1 891 816</b>  | <b>580 562</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 119 786        | 1 110 861                 | 233 281           | 70 919           | 502 559           | 304 102          | 8 925            | 651               | 15               | 7 187             | 1 072            |
| Agriculture   | 287 292          | 273 487                   | 87 836            | 30 791           | 99 002            | 55 858           | 13 805           | 2 227             | 0                | 10 563            | 1 015            |
| Construction  | 1 383 369        | 1 373 759                 | 129 293           | 100 859          | 752 491           | 391 116          | 9 610            | 258               | 0                | 3 211             | 6 141            |
| Transport     | 365 985          | 356 696                   | 55 106            | 19 891           | 135 170           | 146 529          | 9 288            | 182               | 0                | 8 218             | 888              |
| Communication | 49 188           | 48 583                    | 2 777             | 1 948            | 14 372            | 29 486           | 605              | 4                 | 0                | 520               | 81               |
| Trade         | 1 836 440        | 1 723 127                 | 519 421           | 166 474          | 788 578           | 248 654          | 113 312          | 7 419             | 298              | 83 067            | 22 528           |
| Other         | 4 247 195        | 1 817 753                 | 111 179           | 73 118           | 880 315           | 753 141          | 2 429 442        | 78 133            | 23 423           | 1 779 050         | 548 835          |

Loans of banks by economy branches for September 1, 2012

mln KZT, end of the period

|               | Total     | including:                |                   |                  |                   |                  |             |                   |                  |                   |                  |
|---------------|-----------|---------------------------|-------------------|------------------|-------------------|------------------|-------------|-------------------|------------------|-------------------|------------------|
|               |           | Nonbanking Legal Entities |                   |                  |                   |                  | Individuals |                   |                  |                   |                  |
|               |           | Total                     | Short-term        |                  | Long-term         |                  | Total       | Short-term        |                  | Long-term         |                  |
|               |           |                           | National currency | Foreign currency | National currency | Foreign currency |             | National currency | Foreign currency | National currency | Foreign currency |
| Total         | 9 393 955 | 6 750 874                 | 1 151 212         | 518 679          | 3 204 302         | 1 876 681        | 2 643 081   | 92 526            | 22 410           | 1 957 450         | 570 695          |
| including:    |           |                           |                   |                  |                   |                  |             |                   |                  |                   |                  |
| Industry      | 1 145 044 | 1 135 926                 | 243 903           | 68 490           | 511 807           | 311 727          | 9 117       | 594               | 15               | 7 454             | 1 054            |
| Agriculture   | 291 340   | 277 143                   | 88 344            | 29 945           | 102 629           | 56 225           | 14 197      | 2 303             | 0                | 10 878            | 1 016            |
| Construction  | 1 384 144 | 1 374 365                 | 135 326           | 103 591          | 750 718           | 384 730          | 9 779       | 197               | 0                | 3 474             | 6 108            |
| Transport     | 364 625   | 355 227                   | 57 640            | 15 883           | 136 559           | 145 145          | 9 399       | 181               | 0                | 8 334             | 883              |
| Communication | 53 228    | 52 707                    | 7 033             | 1 979            | 14 323            | 29 372           | 521         | 3                 | 0                | 437               | 81               |
| Trade         | 1 856 084 | 1 741 970                 | 513 691           | 178 119          | 803 078           | 247 082          | 114 114     | 7 259             | 291              | 83 078            | 23 487           |
| Other         | 4 299 491 | 1 813 537                 | 105 276           | 120 672          | 885 189           | 702 401          | 2 485 953   | 81 988            | 22 104           | 1 843 794         | 538 066          |

Loans of banks by economy branches for October 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  | Individuals      |                   |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>9 531 032</b> | <b>6 835 735</b>          | <b>1 196 425</b>  | <b>477 048</b>   | <b>3 277 501</b>  | <b>1 884 761</b> | <b>2 695 297</b> | <b>95 003</b>     | <b>22 688</b>    | <b>2 014 225</b>  | <b>563 383</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 161 853        | 1 152 609                 | 267 326           | 65 435           | 518 667           | 301 181          | 9 244            | 518               | 15               | 7 695             | 1 016            |
| Agriculture   | 304 948          | 290 012                   | 90 544            | 33 160           | 117 578           | 48 730           | 14 936           | 2 258             | 0                | 11 642            | 1 036            |
| Construction  | 1 374 473        | 1 364 684                 | 132 198           | 103 403          | 752 817           | 376 265          | 9 790            | 196               | 1                | 3 476             | 6 116            |
| Transport     | 372 679          | 363 197                   | 49 922            | 23 693           | 143 013           | 146 569          | 9 482            | 162               | 0                | 8 443             | 877              |
| Communication | 53 174           | 52 596                    | 6 902             | 2 031            | 14 781            | 28 881           | 578              | 3                 | 0                | 496               | 79               |
| Trade         | 1 887 747        | 1 773 648                 | 534 256           | 183 312          | 810 489           | 245 590          | 114 099          | 7 776             | 322              | 82 962            | 23 039           |
| Other         | 4 376 158        | 1 838 990                 | 115 277           | 66 014           | 920 155           | 737 544          | 2 537 169        | 84 090            | 22 349           | 1 899 511         | 531 220          |

Loans of banks by economy branches for November 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  |                  | Individuals       |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>9 621 600</b> | <b>6 872 624</b>          | <b>1 207 556</b>  | <b>482 536</b>   | <b>3 305 924</b>  | <b>1 876 608</b> | <b>2 748 975</b> | <b>97 661</b>     | <b>21 467</b>    | <b>2 070 477</b>  | <b>559 371</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 155 724        | 1 146 172                 | 258 936           | 63 738           | 524 325           | 299 173          | 9 552            | 531               | 15               | 7 994             | 1 011            |
| Agriculture   | 295 980          | 280 954                   | 84 075            | 31 375           | 116 813           | 48 691           | 15 026           | 2 257             | 0                | 11 732            | 1 036            |
| Construction  | 1 364 757        | 1 354 883                 | 126 564           | 95 336           | 757 550           | 375 434          | 9 874            | 253               | 1                | 3 470             | 6 149            |
| Transport     | 393 063          | 384 328                   | 58 413            | 38 222           | 143 360           | 144 333          | 8 735            | 156               | 0                | 7 702             | 877              |
| Communication | 63 829           | 63 223                    | 18 075            | 2 050            | 16 063            | 27 035           | 606              | 3                 | 0                | 544               | 59               |
| Trade         | 1 925 819        | 1 812 213                 | 546 465           | 185 687          | 824 265           | 255 796          | 113 606          | 7 763             | 579              | 82 378            | 22 886           |
| Other         | 4 422 427        | 1 830 850                 | 115 027           | 66 127           | 923 549           | 726 146          | 2 591 577        | 86 698            | 20 871           | 1 956 655         | 527 353          |

Loans of banks by economy branches for December 1, 2012

mln KZT, end of the period

|               | Total            | including:                |                   |                  |                   |                  |                  |                   |                  |                   |                  |
|---------------|------------------|---------------------------|-------------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|
|               |                  | Nonbanking Legal Entities |                   |                  |                   |                  |                  | Individuals       |                  |                   |                  |
|               |                  | Total                     | Short-term        |                  | Long-term         |                  | Total            | Short-term        |                  | Long-term         |                  |
|               |                  |                           | National currency | Foreign currency | National currency | Foreign currency |                  | National currency | Foreign currency | National currency | Foreign currency |
| <b>Total</b>  | <b>9 737 510</b> | <b>6 939 095</b>          | <b>1 277 627</b>  | <b>493 760</b>   | <b>3 303 845</b>  | <b>1 863 863</b> | <b>2 798 415</b> | <b>100 700</b>    | <b>21 265</b>    | <b>2 129 356</b>  | <b>547 095</b>   |
| including:    |                  |                           |                   |                  |                   |                  |                  |                   |                  |                   |                  |
| Industry      | 1 167 970        | 1 158 382                 | 251 368           | 84 070           | 526 899           | 296 044          | 9 589            | 496               | 15               | 8 150             | 927              |
| Agriculture   | 287 345          | 272 433                   | 87 751            | 18 508           | 120 998           | 45 176           | 14 912           | 2 168             | 0                | 11 727            | 1 018            |
| Construction  | 1 378 181        | 1 368 471                 | 141 895           | 93 519           | 758 582           | 374 475          | 9 710            | 245               | 1                | 3 428             | 6 037            |
| Transport     | 416 673          | 407 971                   | 69 160            | 40 297           | 148 424           | 150 090          | 8 701            | 158               | 0                | 7 677             | 867              |
| Communication | 74 186           | 73 657                    | 26 038            | 2 235            | 18 368            | 27 015           | 530              | 2                 | 0                | 469               | 58               |
| Trade         | 1 951 589        | 1 837 073                 | 568 392           | 159 861          | 832 107           | 276 713          | 114 516          | 8 322             | 552              | 83 186            | 22 456           |
| Other         | 4 461 565        | 1 821 108                 | 133 023           | 95 271           | 898 465           | 694 350          | 2 640 457        | 89 309            | 20 696           | 2 014 719         | 515 733          |