

Loans to small business extended by second-tier banks (in the division of region) during the January 2004

million of tenge

Oblast	Total	including:									
		Nonbanking Legal Entities					Individuals				
		Total	Short-term		Long-term		Total	Short-term		Long-term	
			National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency		National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency
<b>Total</b>	<b>25911</b>	<b>23700</b>	<b>10789</b>	<b>4773</b>	<b>3244</b>	<b>4893</b>	<b>2211</b>	<b>919</b>	<b>276</b>	<b>463</b>	<b>554</b>
including:											
Akmolinskaya	147	91	49	5	38	0	56	21	0	10	24
Aktubinskaya	748	627	475	96	23	33	121	41	0	60	20
Almatinskaya	109	42	41	0	1	0	67	47	1	14	4
Atyrauskaya	570	483	310	80	67	27	87	32	6	10	39
East Kazakhstan	1570	1310	335	757	79	139	260	167	7	54	32
Zambylskaya	256	141	117	1	23	0	116	57	0	32	26
West Kazakhstan	766	621	215	350	49	7	145	82	13	41	9
Karagandinskaya	1639	1352	957	112	167	116	288	81	63	48	96
Kostanaiskaya	908	817	515	28	213	62	92	53	10	24	4
Kyzylordinskaya	37	20	13	0	4	4	17	8	0	8	1
Mangistauskaya	437	382	156	177	48	0	55	15	6	33	2
Pavlodarskaya	1382	1176	838	249	69	19	206	132	13	21	39
North Kazakhstan	404	308	269	29	5	5	96	56	3	29	8
South Kazakhstan	605	431	254	91	58	27	175	49	88	7	31
Almaty (city)	12273	11937	4863	1930	1979	3165	335	39	61	58	176
Astana (city)	4058	3961	1381	868	422	1289	97	37	5	13	42

Loans to small business extended by second-tier banks (in the division of region) during the February 2004

million of tenge

Oblast	Total	including:									
		Nonbanking Legal Entities					Individuals				
		Total	Short-term		Long-term		Total	Short-term		Long-term	
			National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency		National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency
<b>Total</b>	<b>34300</b>	<b>31096</b>	<b>12046</b>	<b>4549</b>	<b>6014</b>	<b>8486</b>	<b>3204</b>	<b>946</b>	<b>286</b>	<b>790</b>	<b>1182</b>
including:											
Akmolinskaya	405	279	138	7	92	42	126	97	0	27	1
Aktubinskaya	1062	919	494	103	148	173	143	52	7	61	23
Almatinskaya	159	59	36	0	22	0	100	9	1	76	14
Atyrauskaya	661	520	266	24	49	181	141	46	16	14	65
East Kazakhstan	2362	2031	405	1345	169	111	331	85	22	123	101
Zambylskaya	547	359	202	0	128	30	187	62	36	39	51
West Kazakhstan	871	638	322	171	100	46	232	78	17	60	78
Karagandinskaya	1767	1456	1100	156	42	158	311	112	41	111	46
Kostanaiskaya	1827	1715	607	310	124	674	112	45	32	19	15
Kyzylordinskaya	70	7	3	0	4	0	63	27	1	28	7
Mangistauskaya	370	280	210	17	53	0	89	31	2	42	13
Pavlodarskaya	2690	2476	829	103	1372	173	214	83	18	36	77
North Kazakhstan	506	418	342	16	54	6	88	34	12	20	21
South Kazakhstan	586	455	371	14	41	30	132	29	4	20	79
Almaty (city)	17412	16619	5890	1579	3241	5909	793	118	76	57	543
Astana (city)	3006	2864	831	704	376	953	142	36	1	56	49

Loans to small business extended by second-tier banks (in the division of region) during the March 2004

million of tenge

Oblast	Total	including:									
		Nonbanking Legal Entities					Individuals				
		Total	Short-term		Long-term		Total	Short-term		Long-term	
			National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency		National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency
<b>Total</b>	<b>57508</b>	<b>53802</b>	<b>21398</b>	<b>6496</b>	<b>18403</b>	<b>7504</b>	<b>3706</b>	<b>1209</b>	<b>338</b>	<b>931</b>	<b>1228</b>
including:											
Akmolinskaya	501	324	161	8	155	0	177	144	10	21	2
Aktubinskaya	1927	1759	1271	103	233	152	168	61	9	60	38
Almatinskaya	385	170	90	5	73	3	215	11	2	195	7
Atyrauskaya	949	753	664	30	29	30	196	44	8	24	120
East Kazakhstan	2777	2479	363	1715	152	248	298	149	23	100	26
Zambylskaya	400	272	130	37	84	21	128	57	17	34	21
West Kazakhstan	809	590	310	77	198	4	219	95	11	76	36
Karagandinskaya	2043	1600	1183	174	38	204	443	110	74	97	162
Kostanaiskaya	2245	1971	1104	169	272	426	275	47	16	169	42
Kyzylordinskaya	82	58	30	5	20	4	24	10	0	14	0
Mangistauskaya	335	265	111	48	64	42	70	35	15	16	4
Pavlodarskaya	1942	1628	1137	106	152	233	314	187	8	55	64
North Kazakhstan	486	382	262	77	20	23	104	60	16	11	17
South Kazakhstan	1319	1171	573	478	67	53	148	35	20	20	72
Almaty (city)	36807	36008	12432	2835	16421	4319	799	119	104	22	554
Astana (city)	4501	4373	1575	630	425	1744	128	44	2	18	63

Loans to small business extended by second-tier banks (in the division of region) during the April 2004

million of tenge

Oblast	Total	including:									
		Nonbanking Legal Entities					Individuals				
		Total	Short-term		Long-term		Total	Short-term		Long-term	
			National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency		National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency
<b>Total</b>	<b>41143</b>	<b>35944</b>	<b>17404</b>	<b>6790</b>	<b>6283</b>	<b>5466</b>	<b>5199</b>	<b>2167</b>	<b>407</b>	<b>1173</b>	<b>1453</b>
including:											
Akmolinskaya	402	275	128	9	138	0	126	102	1	23	0
Aktubinskaya	2494	2203	1334	283	415	171	291	51	6	189	46
Almatinskaya	142	34	22	0	10	2	108	83	4	9	12
Atyrauskaya	969	712	580	17	55	60	257	37	13	32	174
East Kazakhstan	2906	2287	717	1006	349	216	618	323	41	117	137
Zambylskaya	490	275	147	81	39	7	215	77	15	100	22
West Kazakhstan	806	563	180	37	283	63	243	113	20	87	24
Karagandinskaya	2562	2001	1083	131	165	622	561	198	87	160	116
Kostanaiskaya	2354	2014	1001	614	239	160	340	215	45	36	45
Kyzylordinskaya	63	31	12	4	5	10	32	13	3	11	4
Mangistauskaya	660	479	199	134	69	77	181	42	6	102	32
Pavlodarskaya	2936	2361	1031	53	407	871	575	403	29	50	92
North Kazakhstan	735	417	304	17	89	8	318	231	15	23	49
South Kazakhstan	1838	1717	468	283	719	247	121	25	22	46	27
Almaty (city)	18254	17277	8953	3808	2368	2148	977	195	93	145	544
Astana (city)	3533	3297	1244	314	934	805	236	59	6	42	128

Loans to small business extended by second-tier banks (in the division of region) during the May 2004

million of tenge

Oblast	Total	including:									
		Nonbanking Legal Entities					Individuals				
		Total	Short-term		Long-term		Total	Short-term		Long-term	
			National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency		National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency
<b>Total</b>	<b>39386</b>	<b>35197</b>	<b>16656</b>	<b>4846</b>	<b>8699</b>	<b>4995</b>	<b>4190</b>	<b>1445</b>	<b>394</b>	<b>1122</b>	<b>1228</b>
including:											
Akmolinskaya	485	334	212	84	38	1	151	94	1	39	18
Aktubinskaya	2022	1800	1256	198	221	125	222	45	9	90	77
Almatinskaya	138	30	17	0	1	12	108	62	2	38	6
Atyrauskaya	925	781	385	110	66	221	144	57	6	32	49
East Kazakhstan	2692	2061	508	835	309	408	631	239	38	225	128
Zambylskaya	481	340	280	0	52	9	141	42	10	62	27
West Kazakhstan	802	596	325	33	100	138	206	58	12	75	62
Karagandinskaya	2920	2197	1095	217	73	811	723	152	96	102	373
Kostanaiskaya	1878	1669	1298	47	248	76	209	134	18	28	28
Kyzylordinskaya	144	100	28	50	22	0	45	19	0	16	9
Mangistauskaya	467	323	193	38	90	3	144	40	11	65	28
Pavlodarskaya	1713	1446	981	43	286	135	268	133	13	46	75
North Kazakhstan	665	415	272	39	10	93	250	176	22	24	28
South Kazakhstan	1141	1043	722	53	116	152	98	6	20	27	46
Almaty (city)	19082	18367	7890	1459	6782	2236	715	137	129	203	247
Astana (city)	3829	3695	1196	1638	285	576	134	52	7	49	26

Loans to small business extended by second-tier banks (in the division of region) during the June 2004

million of tenge

Oblast	Total	including:									
		Nonbanking Legal Entities					Individuals				
		Total	Short-term		Long-term		Total	Short-term		Long-term	
			National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency		National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency
<b>Total</b>	<b>41813</b>	<b>37519</b>	<b>18143</b>	<b>7334</b>	<b>7187</b>	<b>4855</b>	<b>4293</b>	<b>1390</b>	<b>230</b>	<b>1168</b>	<b>1506</b>
including:											
Akmolinskaya	514	349	187	42	50	70	165	140	0	20	5
Aktubinskaya	2761	2479	1739	267	341	131	282	39	8	128	106
Almatinskaya	113	38	28	5	2	3	75	19	1	17	38
Atyrauskaya	1046	747	525	137	45	40	299	71	17	45	167
East Kazakhstan	2638	2182	695	1133	241	113	455	215	19	112	109
Zambylskaya	390	248	150	61	33	4	142	40	7	67	28
West Kazakhstan	782	552	285	26	160	82	230	104	9	84	33
Karagandinskaya	3308	2681	1698	201	88	694	628	130	36	138	322
Kostanaiskaya	1609	1477	1180	38	119	139	132	63	19	42	9
Kyzylordinskaya	95	11	3	2	3	4	84	24	2	36	23
Mangistauskaya	475	313	121	72	30	90	162	46	1	50	66
Pavlodarskaya	2106	1638	904	59	422	254	468	131	4	279	53
North Kazakhstan	863	654	563	27	49	16	208	111	4	18	74
South Kazakhstan	1520	1397	515	714	116	52	123	24	3	36	60
Almaty (city)	18712	18136	8251	2404	4800	2681	577	184	72	19	301
Astana (city)	4879	4616	1299	2146	690	482	263	49	27	77	111

Loans to small business extended by second-tier banks (in the division of region) during the July 2004

million of tenge

Oblast	Total	including:									
		Nonbanking Legal Entities					Individuals				
		Total	Short-term		Long-term		Total	Short-term		Long-term	
			National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency		National currency(KZT)	Foreign currency	National currency(KZT)	Foreign currency
<b>Total</b>	<b>42395</b>	<b>38403</b>	<b>21108</b>	<b>4718</b>	<b>4857</b>	<b>7719</b>	<b>3992</b>	<b>1226</b>	<b>315</b>	<b>1208</b>	<b>1243</b>
including:											
Akmolinskaya	477	368	172	57	139	0	110	85	0	24	1
Aktubinskaya	3289	3110	1747	259	304	801	179	32	7	63	77
Almatinskaya	128	75	66	0	1	8	53	21	2	12	18
Atyrauskaya	855	598	360	9	72	157	257	90	12	34	121
East Kazakhstan	1920	1529	497	688	223	121	391	105	43	108	135
Zambylskaya	433	199	97	0	78	24	234	66	7	134	27
West Kazakhstan	845	619	431	8	90	90	226	77	27	92	30
Karagandinskaya	3028	2492	1802	109	186	395	535	147	79	163	146
Kostanaiskaya	2469	2349	1253	83	315	698	121	53	12	34	22
Kyzylordinskaya	73	29	18	1	10	0	44	6	0	16	23
Mangistauskaya	449	266	159	15	23	69	183	45	12	51	75
Pavlodarskaya	1783	1345	757	58	424	106	438	136	16	154	132
North Kazakhstan	812	649	325	7	32	285	163	77	6	28	53
South Kazakhstan	845	704	487	73	95	49	141	43	21	38	39
Almaty (city)	21888	21284	11768	2988	2346	4182	605	153	60	81	310
Astana (city)	3100	2786	1169	364	520	734	314	91	11	178	34

Loans to small business extended by second-tier banks (in the division of region) during the August 2004

million of tenge

	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>41607</b>	<b>37653</b>	<b>16438</b>	<b>5076</b>	<b>8247</b>	<b>7892</b>	<b>3954</b>	<b>1225</b>	<b>497</b>	<b>1111</b>	<b>1121</b>
including:											
Akmolinskaya	381	177	143	4	30	0	204	163	7	32	2
Aktubinskaya	2286	2126	1488	188	379	71	160	18	0	92	50
Almatinskaya	179	120	48	0	64	7	59	18	1	15	26
Atyrauskaya	750	583	389	109	12	73	167	44	14	82	27
East Kazakhstan	2336	1872	414	797	539	121	464	142	18	203	101
Zambylskaya	671	431	175	37	201	19	240	66	7	129	38
West Kazakhstan	690	551	394	48	72	38	139	47	9	39	44
Karagandinskaya	3054	2453	1336	318	339	459	602	154	79	142	227
Kostanaiskaya	3507	3404	1339	884	258	923	103	41	11	34	17
Kyzylordinskaya	92	48	35	1	13	0	43	16	1	26	0
Mangistauskaya	437	320	216	23	54	27	117	37	5	39	37
Pavlodarskaya	1864	1484	1102	35	304	43	380	139	12	145	84
North Kazakhstan	1197	989	890	36	46	17	207	102	72	16	18
South Kazakhstan	831	653	456	131	28	38	178	56	17	13	92
Almaty (city)	19586	19023	7104	1974	4189	5756	564	110	215	62	177
Astana (city)	3746	3419	909	491	1720	299	327	73	29	42	182



Loans to small business extended by second-tier banks (in the division of region) during the September 2004

million of tenge

	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>45143</b>	<b>41362</b>	<b>18725</b>	<b>6801</b>	<b>8305</b>	<b>7531</b>	<b>3781</b>	<b>1055</b>	<b>310</b>	<b>1299</b>	<b>1117</b>
including:											
Akmolinskaya	429	242	147	14	73	8	186	122	0	0	64
Aktubinskaya	2885	2784	1741	284	312	448	101	17	0	61	23
Almatinskaya	90	44	38	0	6	0	45	24	3	9	10
Atyrauskaya	861	709	507	30	25	147	151	53	9	35	54
East Kazakhstan	3151	2670	537	1537	274	322	481	111	21	198	150
Zambylskaya	565	408	210	88	105	5	157	46	4	72	35
West Kazakhstan	798	618	324	125	162	7	180	67	11	70	32
Karagandinskaya	3817	3060	1678	229	859	294	757	128	100	359	171
Kostanaiskaya	2493	2373	1400	160	648	165	120	78	0	34	9
Kyzylordinskaya	54	15	15	0	0	0	39	14	2	22	2
Mangistauskaya	1059	941	436	88	11	407	118	51	3	34	30
Pavlodarskaya	1751	1461	1048	34	308	71	290	86	30	126	47
North Kazakhstan	512	407	359	5	33	9	105	54	11	8	32
South Kazakhstan	2600	2462	1329	641	229	262	138	18	1	33	86
Almaty (city)	20445	19927	7493	2687	4728	5019	517	127	97	59	234
Astana (city)	3634	3239	1461	881	532	366	395	57	19	179	140

## Loans to small business extended by second-tier banks (in the division of region) during the October 2004

million of tenge

	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>42636</b>	<b>39232</b>	<b>19766</b>	<b>7041</b>	<b>6812</b>	<b>5614</b>	<b>3404</b>	<b>942</b>	<b>212</b>	<b>1131</b>	<b>1119</b>
including:											
Akmolinskaya	432	289	173	43	71	1	142	72	0	55	15
Aktubinskaya	2881	2791	1888	261	572	71	90	6	0	56	27
Almatinskaya	150	50	37	0	5	8	100	57	3	19	21
Atyrauskaya	1198	1044	402	67	393	181	154	65	12	31	46
East Kazakhstan	2671	2297	776	1028	221	271	374	103	10	165	96
Zambylskaya	448	216	179	7	29	0	232	72	1	122	37
West Kazakhstan	859	685	471	29	185	0	175	66	19	50	39
Karagandinskaya	2897	2347	1627	104	368	248	550	133	32	243	141
Kostanaiskaya	1786	1684	1144	285	155	100	102	55	5	23	19
Kyzylordinskaya	65	38	24	0	14	0	27	5	0	22	0
Mangistauskaya	876	746	332	141	229	44	130	55	1	17	57
Pavlodarskaya	1885	1611	1251	38	306	16	274	96	2	139	38
North Kazakhstan	547	410	317	28	58	6	137	73	2	32	30
South Kazakhstan	3313	3192	1395	1608	99	89	122	22	12	24	65
Almaty (city)	18457	17906	8613	1648	3605	4039	552	15	104	68	365
Astana (city)	4170	3927	1137	1752	501	537	243	47	9	65	122

Loans to small business extended by second-tier banks (in the division of region) during the November 2004

million of tenge

	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>50679</b>	<b>46531</b>	<b>21657</b>	<b>6947</b>	<b>7717</b>	<b>10210</b>	<b>4148</b>	<b>1214</b>	<b>247</b>	<b>1537</b>	<b>1150</b>
including:											
Akmolinskaya	414	268	105	6	155	3	145	111	8	26	0
Aktubinskaya	2469	2237	1773	186	278	0	232	13	0	76	143
Almatinskaya	294	186	172	0	14	0	108	76	2	21	8
Atyrauskaya	1066	794	456	34	250	54	272	76	8	135	52
East Kazakhstan	2293	1966	605	899	259	203	327	91	31	116	90
Zambylskaya	696	397	184	130	82	1	299	79	3	148	69
West Kazakhstan	1029	701	562	28	96	16	327	117	2	72	137
Karagandinskaya	3311	2714	1879	113	607	115	596	147	87	190	172
Kostanaiskaya	2181	2069	1341	16	652	61	113	49	9	16	39
Kyzylordinskaya	47	14	11	0	3	0	33	4	0	30	0
Mangistauskaya	1285	1022	420	13	144	446	263	86	4	143	30
Pavlodarskaya	2087	1765	1195	34	505	31	322	128	6	118	70
North Kazakhstan	852	776	640	29	50	57	75	22	1	19	34
South Kazakhstan	1840	1701	1370	53	64	213	139	52	3	16	69
Almaty (city)	22779	22174	10003	3397	3076	5699	605	70	78	280	177
Astana (city)	8038	7746	942	2010	1483	3311	292	94	5	131	62

**Loans to small business extended by second-tier banks (in the division of region) during the December 2004**

million of tenge

	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>57811</b>	<b>53526</b>	<b>28393</b>	<b>4563</b>	<b>13536</b>	<b>7034</b>	<b>4286</b>	<b>1278</b>	<b>136</b>	<b>1564</b>	<b>1307</b>
including:											
Akmolinskaya	532	284	237	10	28	8	248	86	0	72	90
Aktubinskaya	1543	1388	1122	15	251	0	155	23	10	114	7
Almatinskaya	138	39	20	0	10	9	99	74	0	24	1
Atyrauskaya	1601	1408	606	68	178	556	193	82	3	63	44
East Kazakhstan	3126	2497	825	1059	235	378	629	197	13	195	224
Zambylskaya	592	295	172	1	121	0	297	71	6	141	79
West Kazakhstan	956	808	506	40	253	9	148	56	8	53	31
Karagandinskaya	3168	2521	1687	133	439	261	648	217	20	294	116
Kostanaiskaya	3382	3243	2756	44	388	54	139	27	5	79	28
Kyzylordinskaya	126	82	51	0	28	3	44	12	0	29	3
Mangistauskaya	900	758	311	56	290	100	143	48	3	64	28
Pavlodarskaya	2437	2134	1312	15	746	61	303	143	3	119	38
North Kazakhstan	706	606	269	82	40	215	100	39	2	32	27
South Kazakhstan	5573	5479	478	4	4095	902	94	33	7	13	42
Almaty (city)	28574	27887	15971	2926	4674	4315	688	112	33	108	434
Astana (city)	4457	4099	2069	110	1758	162	358	57	22	164	115