

Loans 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>144899</b>	<b>128651</b>	<b>51337</b>	<b>39947</b>	<b>13671</b>	<b>23697</b>	<b>16248</b>	<b>4799</b>	<b>1846</b>	<b>3834</b>	<b>5768</b>
including:											
Akmolinskaya	474	259	172	12	76	0	214	73	3	67	72
Aktubinskaya	8245	7329	2950	4247	97	35	917	134	27	348	408
Almatinskaya	303	136	86	3	39	9	167	67	15	53	32
Atyrauskaya	2598	2094	839	777	318	160	504	77	57	98	272
East Kazakhstan	4546	3556	1325	1663	366	202	990	306	57	290	337
Zambylskaya	1067	755	509	15	231	0	313	119	4	127	63
West Kazakhstan	1975	1608	915	585	93	15	367	126	20	82	139
Karagandinskaya	4928	3625	2413	180	776	256	1303	575	110	267	351
Kostanaiskaya	4217	3817	3377	80	265	95	400	151	26	96	127
Kyzylordinskaya	897	757	501	55	197	4	140	57	3	66	14
Mangistauskaya	1697	1334	262	261	154	657	363	62	40	93	167
Pavlodarskaya	3276	2561	2010	279	242	30	715	261	27	197	230
North Kazakhstan	1417	1199	1124	53	16	5	219	74	6	82	57
South Kazakhstan	3105	2241	1443	410	333	55	864	134	131	186	413
Almaty (city)	95229	87521	30860	29799	8364	18498	7707	2446	1269	1408	2585
Astana (city)	10923	9860	2552	1528	2103	3677	1064	137	50	376	500

Loans 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>185476</b>	<b>162958</b>	<b>50760</b>	<b>63585</b>	<b>22730</b>	<b>25883</b>	<b>22518</b>	<b>5752</b>	<b>1594</b>	<b>4984</b>	<b>10188</b>
including:											
Akmolinskaya	728	380	201	7	116	56	348	161	1	134	51
Aktubinskaya	9002	7910	3082	4395	248	185	1092	170	23	397	504
Almatinskaya	554	256	71	8	177	0	298	43	16	153	87
Atyrauskaya	2651	1916	715	651	239	311	735	154	35	160	386
East Kazakhstan	6007	4642	1353	2213	940	136	1365	300	42	481	542
Zambylskaya	1355	892	652	31	179	30	463	159	38	161	105
West Kazakhstan	2240	1686	1098	421	120	46	555	150	21	140	243
Karagandinskaya	7153	5648	4045	577	535	492	1505	544	81	409	470
Kostanaiskaya	5074	4490	1075	525	2043	847	584	174	67	142	201
Kyzylordinskaya	941	696	533	78	85	0	245	86	8	126	26
Mangistauskaya	1563	1002	432	26	264	280	560	110	28	111	312
Pavlodarskaya	5318	4430	2150	128	1956	196	887	240	39	231	378
North Kazakhstan	2034	1682	1321	69	287	6	352	75	24	124	128
South Kazakhstan	3236	2272	1395	208	519	150	964	123	25	312	504
Almaty (city)	129574	118843	30383	52254	14441	21765	10731	3123	1117	1487	5004
Astana (city)	8046	6213	2253	1996	581	1383	1833	140	29	416	1248

Loans 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>203286</b>	<b>180069</b>	<b>65151</b>	<b>55317</b>	<b>34911</b>	<b>24691</b>	<b>23217</b>	<b>6100</b>	<b>2274</b>	<b>5523</b>	<b>9320</b>
including:											
Akmolinskaya	1105	627	292	11	325	0	478	223	12	151	91
Aktubinskaya	8224	6846	2301	4036	343	167	1378	183	19	443	732
Almatinskaya	787	375	186	11	175	3	412	42	40	247	83
Atyrauskaya	5110	4213	1186	1717	589	721	897	121	37	215	525
East Kazakhstan	6430	4962	1756	2117	696	393	1468	316	53	476	623
Zambylskaya	1742	1300	530	343	407	21	441	139	20	177	105
West Kazakhstan	2725	2104	1518	265	287	33	621	143	18	199	260
Karagandinskaya	8898	7089	5507	497	659	427	1809	516	120	416	757
Kostanaiskaya	5048	4312	1628	361	1760	564	736	176	22	299	238
Kyzylordinskaya	952	681	375	14	289	4	271	58	4	171	37
Mangistauskaya	1474	879	387	126	189	177	594	122	22	117	334
Pavlodarskaya	4727	3571	2493	109	725	243	1156	345	59	340	412
North Kazakhstan	1202	769	565	98	29	77	433	94	26	156	157
South Kazakhstan	5147	3805	2092	622	523	568	1342	159	176	438	569
Almaty (city)	137929	128371	40766	43400	25515	18690	9557	3254	1552	1382	3369
Astana (city)	11787	10165	3572	1590	2401	2602	1623	207	94	294	1027

Loans 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>209992</b>	<b>180784</b>	<b>61045</b>	<b>60791</b>	<b>25842</b>	<b>33106</b>	<b>29208</b>	<b>6227</b>	<b>2651</b>	<b>6483</b>	<b>13847</b>
including:											
Akmolinskaya	1079	632	313	9	302	7	447	159	4	147	137
Aktubinskaya	10671	8881	2740	5312	627	202	1790	166	11	595	1017
Almatinskaya	604	271	160	32	69	10	334	124	28	91	90
Atyrauskaya	5049	3936	1413	1302	489	732	1113	190	44	297	582
East Kazakhstan	7661	5311	2378	1609	994	331	2349	538	104	628	1080
Zambylskaya	2127	1490	661	124	246	459	637	164	16	306	151
West Kazakhstan	2851	2168	1318	433	349	69	682	155	32	211	284
Karagandinskaya	7395	4905	3215	329	502	859	2490	806	162	596	926
Kostanaiskaya	5416	4490	1921	1636	632	300	926	376	51	202	297
Kyzylordinskaya	1242	908	542	33	110	223	334	68	7	187	72
Mangistauskaya	2186	1295	468	359	101	367	891	153	19	220	499
Pavlodarskaya	6086	4567	2385	238	954	990	1518	569	57	353	540
North Kazakhstan	2132	1419	716	573	111	19	713	287	32	170	224
South Kazakhstan	7834	6321	1807	2201	1763	550	1513	175	92	514	731
Almaty (city)	137262	125963	37543	45227	16582	26611	11300	2134	1924	1571	5671
Astana (city)	10397	8225	3464	1373	2012	1376	2172	163	70	393	1546

Loans 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>224456</b>	<b>196574</b>	<b>74735</b>	<b>63536</b>	<b>25641</b>	<b>32661</b>	<b>27882</b>	<b>5673</b>	<b>2232</b>	<b>6034</b>	<b>13943</b>
including:											
Akmolinskaya	1056	580	387	84	109	1	476	162	1	183	130
Aktubinskaya	13694	12266	2391	9250	443	182	1428	134	16	334	945
Almatinskaya	576	230	105	0	109	16	346	137	23	112	74
Atyrauskaya	4240	3262	1049	1015	503	695	977	165	30	296	487
East Kazakhstan	7730	5277	1780	1059	951	1488	2452	514	117	678	1144
Zambylskaya	1602	1010	731	10	245	24	592	152	20	265	156
West Kazakhstan	2999	2235	1639	268	180	149	764	115	44	197	408
Karagandinskaya	12457	9662	7111	327	1098	1125	2795	768	207	587	1234
Kostanaiskaya	3604	2833	1937	158	546	192	770	294	38	156	283
Kyzylordinskaya	848	481	340	61	67	12	367	86	4	199	78
Mangistauskaya	1724	902	433	109	263	97	822	143	41	158	480
Pavlodarskaya	4445	3274	2238	103	736	197	1172	291	41	346	493
North Kazakhstan	1720	1044	784	61	37	162	675	247	30	152	246
South Kazakhstan	4499	2858	2175	161	321	201	1641	173	89	521	858
Almaty (city)	143942	134018	39353	48579	19133	26953	9924	2116	1501	1414	4893
Astana (city)	19321	16643	12282	2292	901	1169	2678	176	30	436	2036

**Loans 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>228935</b>	<b>195840</b>	<b>72124</b>	<b>57116</b>	<b>32316</b>	<b>34284</b>	<b>33095</b>	<b>6426</b>	<b>1979</b>	<b>7558</b>	<b>17133</b>
including:											
Akmolinskaya	2155	1590	394	42	99	1054	565	207	1	162	195
Aktubinskaya	7578	5674	3264	1591	626	193	1905	122	12	573	1197
Almatinskaya	654	285	118	5	119	43	368	111	25	88	145
Atyrauskaya	4614	3170	1276	910	578	407	1443	206	35	347	855
East Kazakhstan	7922	5309	1994	1894	1188	233	2613	487	56	652	1418
Zambylskaya	1721	1084	696	106	235	47	637	153	9	273	203
West Kazakhstan	2981	2116	1016	459	345	296	864	156	15	230	464
Karagandinskaya	11506	8178	6296	373	664	846	3327	784	150	739	1655
Kostanaiskaya	6358	5459	1686	138	3344	290	899	252	40	196	411
Kyzylordinskaya	1055	531	426	23	66	16	524	134	6	260	124
Mangistauskaya	2108	973	288	171	63	451	1135	186	18	229	702
Pavlodarskaya	5941	3943	2524	208	894	317	1998	354	132	844	668
North Kazakhstan	1900	1186	892	70	182	42	714	213	11	167	322
South Kazakhstan	4951	3077	1238	1466	290	83	1873	213	42	546	1072
Almaty (city)	157926	146000	47429	47230	22392	28949	11926	2589	1355	1849	6134
Astana (city)	9566	7264	2587	2430	1230	1017	2302	259	73	401	1569

**Loans 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>220815</b>	<b>182706</b>	<b>72001</b>	<b>58565</b>	<b>25241</b>	<b>26899</b>	<b>38108</b>	<b>6508</b>	<b>2369</b>	<b>8598</b>	<b>20633</b>
including:											
Akmolinskaya	1053	521	278	57	186	0	532	148	0	153	230
Aktubinskaya	12625	10640	3070	6062	538	970	1985	147	31	496	1311
Almatinskaya	580	220	140	0	64	16	360	112	43	79	126
Atyrauskaya	6321	4661	1069	972	1069	1551	1660	262	32	350	1016
East Kazakhstan	7013	4275	1884	1561	590	240	2738	437	89	583	1628
Zambylskaya	1921	1101	734	1	332	34	820	168	10	356	286
West Kazakhstan	2817	1959	1436	222	201	101	858	153	43	242	420
Karagandinskaya	10859	7353	6176	194	454	530	3505	856	160	877	1611
Kostanaiskaya	7780	6849	1854	327	3659	1009	931	263	30	178	460
Kyzylordinskaya	1198	748	567	54	120	7	450	89	13	230	117
Mangistauskaya	2639	1229	377	92	319	441	1410	246	29	297	839
Pavlodarskaya	5800	3985	1979	223	669	1113	1815	441	52	512	811
North Kazakhstan	3392	2593	1981	91	138	383	799	200	20	186	393
South Kazakhstan	4583	2345	1720	291	160	174	2238	241	119	657	1221
Almaty (city)	140471	126637	46453	47609	15577	16997	13834	2268	1604	2750	7212
Astana (city)	11762	7589	2283	809	1165	3332	4173	476	93	651	2953

Loans 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>236675</b>	<b>197483</b>	<b>60991</b>	<b>69536</b>	<b>34306</b>	<b>32650</b>	<b>39192</b>	<b>7958</b>	<b>2137</b>	<b>8012</b>	<b>21085</b>
including:											
Akmolinskaya	1111	463	319	4	140	0	648	234	10	212	192
Aktubinskaya	11753	9886	2710	6075	687	414	1867	147	15	401	1303
Almatinskaya	599	197	109	0	65	22	402	126	17	101	158
Atyrauskaya	5020	3577	1441	898	528	711	1443	212	41	362	828
East Kazakhstan	7000	4219	1360	1592	1023	244	2781	483	88	714	1497
Zambylskaya	2421	1471	873	116	381	101	951	213	13	397	328
West Kazakhstan	3096	2197	1838	125	180	55	899	135	53	189	523
Karagandinskaya	10679	6905	5109	374	911	511	3774	1005	178	817	1774
Kostanaiskaya	5640	4626	1947	986	694	1000	1014	249	37	198	530
Kyzylordinskaya	1269	652	526	15	112	0	617	135	26	261	195
Mangistauskaya	2059	818	510	113	71	123	1241	215	31	286	708
Pavlodarskaya	4537	2906	2195	110	535	66	1631	424	34	518	655
North Kazakhstan	3178	2287	1919	75	239	55	890	255	83	183	370
South Kazakhstan	6693	4559	1503	2683	119	253	2134	269	45	595	1225
Almaty (city)	159559	144645	36095	55546	24831	28174	14914	3344	1386	2311	7874
Astana (city)	12062	8076	2538	825	3792	921	3986	513	80	468	2925



Loans 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>253949</b>	<b>213996</b>	<b>67516</b>	<b>91068</b>	<b>25686</b>	<b>29726</b>	<b>39953</b>	<b>8660</b>	<b>2629</b>	<b>9929</b>	<b>18735</b>
including:											
Akmolinskaya	1181	463	272	14	168	8	718	241	1	176	299
Aktubinskaya	22944	21427	3318	16903	699	507	1517	166	11	381	959
Almatinskaya	633	221	69	0	150	2	412	140	40	93	139
Atyrauskaya	3837	2484	1228	914	141	200	1353	242	30	400	682
East Kazakhstan	8548	5754	1908	2466	692	688	2794	413	67	811	1503
Zambylskaya	2026	1202	741	89	341	31	825	182	13	325	304
West Kazakhstan	2546	1683	1048	357	272	7	863	155	17	251	440
Karagandinskaya	13097	8832	6266	294	1858	413	4265	1021	160	1267	1818
Kostanaiskaya	4893	4009	2070	392	1076	471	884	291	16	220	357
Kyzylordinskaya	1025	558	362	38	115	43	468	116	4	239	109
Mangistauskaya	2996	1859	574	147	84	1054	1137	266	10	229	632
Pavlodarskaya	5365	3756	2529	157	971	98	1609	383	67	522	637
North Kazakhstan	1853	1089	871	25	150	43	763	178	21	165	399
South Kazakhstan	9385	7528	1924	4769	337	498	1857	235	42	506	1074
Almaty (city)	160254	143613	38640	63110	17421	24442	16641	4128	2004	3423	7086
Astana (city)	13366	9519	5695	1392	1210	1221	3847	505	125	919	2297

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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>233919</b>	<b>197775</b>	<b>61592</b>	<b>81243</b>	<b>26442</b>	<b>28498</b>	<b>36144</b>	<b>7183</b>	<b>2033</b>	<b>8407</b>	<b>18521</b>
including:											
Akmolinskaya	1228	496	343	43	107	1	732	191	5	220	316
Aktubinskaya	9611	8058	3701	3244	907	206	1553	139	6	461	947
Almatinskaya	591	184	49	0	118	16	408	150	25	75	157
Atyrauskaya	3572	2414	888	737	560	230	1158	248	56	326	527
East Kazakhstan	6790	4297	1609	1549	553	586	2493	435	69	604	1385
Zambylskaya	2188	1345	901	20	344	81	843	170	6	343	324
West Kazakhstan	2977	2227	1611	195	421	0	750	185	28	192	345
Karagandinskaya	9521	5390	4078	157	857	299	4131	1149	136	1195	1651
Kostanaiskaya	8380	7593	1941	410	5128	114	788	261	11	199	316
Kyzylordinskaya	1081	653	574	22	56	0	429	107	7	223	91
Mangistauskaya	2775	1558	564	178	638	179	1217	237	41	177	762
Pavlodarskaya	5105	3592	2456	173	911	52	1513	352	29	543	588
North Kazakhstan	2518	1695	1516	55	101	22	823	204	21	203	395
South Kazakhstan	7484	5529	2480	2554	319	176	1955	240	36	518	1160
Almaty (city)	156621	142468	35245	67257	14291	25675	14153	2683	1468	2331	7672
Astana (city)	13477	10276	3635	4650	1130	862	3201	432	88	797	1885

Loans 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>281214</b>	<b>239199</b>	<b>77581</b>	<b>94292</b>	<b>33941</b>	<b>33385</b>	<b>42015</b>	<b>9079</b>	<b>2028</b>	<b>11165</b>	<b>19744</b>
including:											
Akmolinskaya	1081	390	211	6	170	3	692	259	11	191	231
Aktubinskaya	15435	13791	4486	8380	804	121	1645	130	6	462	1047
Almatinskaya	941	454	207	95	147	5	487	185	18	120	164
Atyrauskaya	4164	2773	1059	774	632	308	1392	260	37	418	677
East Kazakhstan	8137	5742	2300	1705	1327	410	2395	444	91	555	1305
Zambylskaya	2634	1571	884	140	445	102	1062	213	7	424	419
West Kazakhstan	2680	1848	1452	204	150	43	832	266	12	201	353
Karagandinskaya	14623	10167	6334	171	1461	2201	4456	1200	154	1479	1624
Kostanaiskaya	4460	3632	2335	190	956	151	828	244	24	211	349
Kyzylordinskaya	1118	614	522	0	92	0	504	135	3	266	100
Mangistauskaya	3316	1997	889	146	516	446	1319	259	17	389	654
Pavlodarskaya	4902	3217	1986	146	1044	41	1685	426	29	538	692
North Kazakhstan	2076	1210	988	63	98	62	866	162	21	220	463
South Kazakhstan	6505	4215	2538	1192	196	289	2290	313	113	513	1351
Almaty (city)	186789	169251	48770	74793	23140	22548	17538	3981	1434	4279	7843
Astana (city)	22352	18329	2620	6289	2765	6656	4023	602	50	899	2473

**Loans 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>330079</b>	<b>280618</b>	<b>128582</b>	<b>66335</b>	<b>53464</b>	<b>32236</b>	<b>49461</b>	<b>13095</b>	<b>1806</b>	<b>13658</b>	<b>20902</b>
including:											
Akmolinskaya	1423	524	337	10	169	8	899	262	1	270	366
Aktubinskaya	19594	17747	4191	12118	1137	301	1847	172	63	585	1027
Almatinskaya	941	458	191	26	233	9	482	188	5	150	140
Atyrauskaya	5587	4282	1397	1547	689	649	1305	294	20	297	693
East Kazakhstan	8735	5318	2365	1519	903	531	3417	693	69	755	1899
Zambylskaya	2604	1519	825	1	628	64	1085	188	23	413	461
West Kazakhstan	6551	5653	4999	133	479	43	898	223	21	249	404
Karagandinskaya	16984	12408	7393	3130	1295	590	4576	1326	90	1528	1632
Kostanaiskaya	9437	8484	4300	202	869	3113	953	241	20	271	421
Kyzylordinskaya	2788	2240	1912	0	325	3	548	159	4	276	109
Mangistauskaya	2913	1643	737	118	665	124	1270	285	12	282	691
Pavlodarskaya	7236	5559	4046	297	1149	68	1677	438	29	554	656
North Kazakhstan	2144	1262	780	84	128	269	882	199	11	217	454
South Kazakhstan	8588	6152	1025	36	4179	911	2436	481	101	449	1405
Almaty (city)	212377	189237	82258	46662	35925	24392	23140	7518	1273	6446	7903
Astana (city)	22177	18132	11826	453	4692	1161	4045	427	62	914	2642