

Loans of second-tier banks in the division regions for the January 1, 2005

million of tenge, for period ending

	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	1484010	1179969	274661	189815	331272	384221	304041	34633	9487	73506	186416
including:											
Akmolinskaya	10331	5476	1399	109	2931	1037	4855	933	23	1696	2203
Aktubinskaya	44020	25738	8680	8051	6396	2610	18282	814	121	4810	12536
Almatinskaya	5241	2036	708	147	825	356	3205	709	165	986	1345
Atyrauskaya	28236	15715	2348	2583	4803	5981	12521	1227	179	3130	7985
East Kazakhstan	57402	35073	6178	6155	7465	15275	22329	2584	372	5755	13617
Zambylskaya	12575	5659	1891	83	2726	959	6916	816	89	3091	2920
West Kazakhstan	20446	13418	7177	1717	2517	2008	7028	724	60	2084	4159
Karagandinskaya	80485	50185	24398	913	15701	9173	30300	5665	554	9235	14846
Kostanaiskaya	32124	24698	8146	2985	7699	5868	7426	1351	132	1986	3957
Kyzylordinskaya	9013	5154	3256	153	1425	320	3859	681	42	2119	1017
Mangistauskaya	19831	9184	2831	448	2446	3459	10647	1247	188	2254	6958
Pavlodarskaya	34705	21559	5604	668	12243	3043	13147	1890	292	4491	6474
North Kazakhstan	12864	6748	3687	512	1136	1414	6116	932	175	1572	3437
South Kazakhstan	50155	32097	7323	13586	7591	3597	18059	1464	494	4702	11399
Almaty (city)	971866	864429	173719	147074	235501	308135	107437	11520	6254	20007	69656
Astana (city)	94715	62800	17315	4632	19867	20986	31916	2075	345	5589	23907

Laons of second-tier banks in the division regions for the February 1, 2005

million of tenge, for period ending

	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	1502418	1192508	267011	204031	333353	388113	309910	35290	9108	73441	192070
including:											
Akmolinskaya	10724	5735	1545	102	3052	1036	4989	924	21	1750	2294
Aktubinskaya	49424	30930	8077	13964	6323	2566	18494	770	123	4916	12684
Almatinskaya	5344	2146	789	158	852	347	3199	691	161	986	1361
Atyrauskaya	28066	15423	2198	2450	4740	6036	12643	1201	154	3122	8165
East Kazakhstan	57610	34811	6541	5271	7681	15317	22800	2462	352	5875	14111
Zambylskaya	12871	5595	1886	54	2703	952	7276	762	85	3234	3194
West Kazakhstan	21038	13876	7671	1694	2517	1994	7162	684	51	2141	4286
Karagandinskaya	82513	50723	23751	2359	15177	9436	31790	5867	530	10002	15392
Kostanaiskaya	30022	22481	5874	2734	7618	6255	7540	1277	118	2040	4105
Kyzylordinskaya	9304	5364	3266	78	1758	262	3940	699	37	2150	1054
Mangistauskaya	20138	9180	2919	343	2496	3422	10958	1236	177	2336	7209
Pavlodarskaya	34836	21427	5666	659	12053	3048	13410	1848	297	4590	6675
North Kazakhstan	13173	6834	3644	504	1296	1389	6340	966	173	1623	3577
South Kazakhstan	49212	30595	7331	12615	7780	2869	18617	1479	482	4764	11891
Almaty (city)	982098	874735	169293	156591	236942	311909	107363	12312	6024	17982	71045
Astana (city)	96045	62655	16559	4455	20365	21275	33390	2111	321	5930	25028

Laons of second-tier banks in the division regions for the March 1, 2005

million of tenge, for period ending

	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	1551692	1227034	286484	194523	345748	400278	324658	34695	10463	78303	201198
including:											
Akmolinskaya	11324	6099	1723	83	3106	1188	5224	940	22	1876	2386
Aktubinskaya	46818	27906	8631	10066	6682	2528	18912	752	101	5265	12793
Almatinskaya	5476	2208	1000	165	706	338	3268	710	151	1037	1370
Atyrauskaya	28717	15575	2405	2161	4896	6113	13142	1131	148	3227	8636
East Kazakhstan	58815	35145	7038	4524	8049	15533	23671	2412	327	6223	14709
Zambylskaya	13678	6039	2022	69	2969	978	7639	758	82	3405	3393
West Kazakhstan	21116	13838	7589	1675	2459	2116	7278	681	48	2169	4380
Karagandinskaya	84227	50758	24713	912	15724	9409	33469	5782	635	10820	16232
Kostanaiskaya	31315	23472	5957	2882	8454	6179	7843	1255	102	2208	4278
Kyzylordinskaya	9595	5536	3256	64	1915	302	4059	685	32	2256	1085
Mangistauskaya	20978	9450	3055	285	2670	3439	11528	789	169	3046	7524
Pavlodarskaya	37478	23638	5627	748	12356	4906	13840	1812	289	4816	6922
North Kazakhstan	13220	6505	3443	395	1335	1332	6715	1003	165	1789	3758
South Kazakhstan	50889	31232	8034	12082	8135	2982	19658	1429	428	5006	12793
Almaty (city)	1012411	899199	180308	154692	244202	319998	113211	12363	7430	18798	74621
Astana (city)	105634	70432	21681	3721	22092	22937	35203	2190	334	6361	26317

Laons of second-tier banks in the division regions for the April 1, 2005

million of tenge, for period ending

	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	1623357	1272230	304329	186506	362092	419303	351127	36416	10304	87189	217218
including:											
Akmolinskaya	11966	6168	1861	66	3125	1118	5798	1027	21	2119	2631
Aktubinskaya	44145	24255	9540	4853	7269	2593	19890	751	87	5718	13334
Almatinskaya	5948	2288	1050	165	748	325	3660	743	139	1320	1458
Atyrauskaya	29462	15443	2546	1624	4667	6606	14018	1153	137	3455	9274
East Kazakhstan	62373	36836	8545	4538	7964	15790	25537	2526	318	6815	15878
Zambylskaya	15434	7103	2856	86	3200	960	8331	776	82	3688	3785
West Kazakhstan	22411	14521	7982	1663	2684	2192	7891	745	43	2421	4682
Karagandinskaya	89763	53948	25809	1580	16815	9745	35815	5690	786	11535	17804
Kostanaiskaya	34074	25591	5909	3498	9221	6963	8482	1325	87	2502	4568
Kyzylordinskaya	10676	6292	3512	64	2178	538	4384	694	28	2510	1153
Mangistauskaya	22395	10025	3782	277	3013	2954	12371	831	109	3276	8155
Pavlodarskaya	38002	23343	5631	600	11927	5185	14658	1784	214	5135	7524
North Kazakhstan	14480	7149	3852	369	1526	1403	7331	1066	147	2032	4085
South Kazakhstan	53486	31980	8411	11481	8703	3385	21506	1639	408	5345	14113
Almaty (city)	1052904	929075	190608	149765	255754	332948	123829	13451	7415	22401	80562
Astana (city)	115838	78212	22436	5878	23299	26599	37626	2214	283	6917	28213

Laons of second-tier banks in the division regions for the May 1, 2005

million of tenge, for period ending

	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	1716087	1338531	329687	194602	393347	420895	377556	39256	11130	98325	228845
including:											
Akmolinskaya	13762	7245	2198	749	3173	1125	6517	1216	19	2403	2880
Aktubinskaya	42214	21465	10186	1026	7665	2589	20750	795	79	6348	13528
Almatinskaya	5912	1819	696	171	694	258	4093	885	127	1532	1549
Atyrauskaya	31867	16832	3398	2026	4813	6596	15035	1198	133	3904	9799
East Kazakhstan	55352	27653	9585	4308	8445	5315	27699	2673	280	7916	16830
Zambylskaya	16953	7669	3221	21	3366	1061	9284	779	81	4150	4274
West Kazakhstan	23333	14865	8189	1654	2918	2103	8468	758	38	2677	4995
Karagandinskaya	96774	58050	27456	2984	17761	9849	38724	5773	863	12884	19204
Kostanaiskaya	36847	27410	6815	3702	9352	7541	9437	1454	83	2935	4966
Kyzylordinskaya	11517	6723	3315	62	2734	612	4794	720	22	2832	1219
Mangistauskaya	24925	11185	4014	299	3536	3336	13739	934	80	3864	8862
Pavlodarskaya	39879	24226	6084	567	12341	5235	15653	1904	200	5613	7936
North Kazakhstan	15146	7040	3749	321	1633	1338	8105	1245	154	2297	4410
South Kazakhstan	55598	32160	8579	10996	9036	3549	23438	1770	408	5986	15275
Almaty (city)	1127784	996042	208973	161107	280597	345366	131742	14850	8219	24746	83927
Astana (city)	118225	78147	23229	4611	25284	25024	40078	2303	344	8238	29193

Laons of second-tier banks in the division regions for the June 1, 2005

million of tenge, for period ending

	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	1781526	1376270	343975	200058	409188	423049	405256	41229	9678	110803	243545
including:											
Akmolinskaya	14664	7423	2389	739	3153	1142	7241	1350	17	2713	3161
Aktubinskaya	44448	22514	10764	665	8265	2820	21934	822	66	7030	14015
Almatinskaya	5329	1925	885	172	624	244	3404	568	104	1183	1549
Atyrauskaya	34108	17918	4273	1850	5226	6569	16190	1238	138	4434	10380
East Kazakhstan	58693	28669	10172	4267	8784	5446	30023	2739	256	9215	17815
Zambylskaya	18731	8396	3390	41	3374	1591	10336	815	93	4712	4716
West Kazakhstan	24455	15351	8538	1696	3025	2091	9104	797	38	2970	5300
Karagandinskaya	103012	61075	29318	3033	18939	9785	41937	5858	999	14700	20379
Kostanaiskaya	36762	26363	6875	3664	7944	7880	10399	1542	90	3392	5376
Kyzylordinskaya	12192	6783	3160	55	2863	706	5408	737	24	3321	1327
Mangistauskaya	26907	11659	4401	277	3592	3389	15247	1087	78	4430	9652
Pavlodarskaya	41689	25020	6976	501	12240	5304	16669	1952	193	6084	8440
North Kazakhstan	16645	7810	4145	212	2293	1160	8836	1314	100	2554	4867
South Kazakhstan	56543	30881	8472	9650	9357	3403	25662	1893	480	6466	16823
Almaty (city)	1171062	1031496	220036	169369	292135	349956	139566	16183	6689	27739	88955
Astana (city)	116287	72987	20181	3867	27375	21564	43300	2334	314	9861	30791

Laons of second-tier banks in the division regions for the July 1, 2005

million of tenge, for period ending

	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	1901945	1460259	366989	219734	423532	450004	441686	43818	9675	124057	264136
including:											
Akmolinskaya	16253	8161	2623	925	3240	1373	8092	1440	19	3092	3542
Aktubinskaya	47345	23996	11336	581	8698	3381	23349	822	92	7623	14813
Almatinskaya	5821	2051	956	227	616	252	3770	594	104	1420	1652
Atyrauskaya	36746	18857	4678	2208	5299	6671	17889	1332	157	5011	11390
East Kazakhstan	63552	30526	11014	5024	9060	5429	33026	2772	239	10553	19462
Zambylskaya	20561	8951	3369	91	3770	1720	11610	897	104	5435	5173
West Kazakhstan	25008	15207	8462	1657	2915	2172	9801	776	36	3261	5729
Karagandinskaya	109176	63401	30372	2833	19745	10451	45775	6108	1057	16764	21847
Kostanaiskaya	38797	27135	7000	3881	8382	7871	11662	1625	92	4027	5918
Kyzylordinskaya	12764	6623	2930	45	2893	756	6140	748	20	3945	1428
Mangistauskaya	30199	12959	4943	388	3978	3650	17240	1194	79	5297	10670
Pavlodarskaya	44783	26181	7141	624	13027	5388	18602	2058	128	7174	9242
North Kazakhstan	18349	8554	4617	217	2382	1338	9796	1385	105	3030	5276
South Kazakhstan	58369	30538	8483	8789	9895	3371	27831	2010	484	7151	18186
Almaty (city)	1249083	1099149	238586	187539	299763	373260	149934	17687	6621	28998	96628
Astana (city)	125138	77970	20478	4704	29869	22920	47168	2371	340	11276	33181

Laons of second-tier banks in the division regions for the August 1, 2005

million of tenge, for period ending

	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	1974666	1497926	368205	218678	446726	464317	476740	45957	12190	139308	279284
including:											
Akmolinskaya	17064	8364	2763	883	3330	1388	8700	1458	18	3474	3749
Aktubinskaya	49609	25143	11839	588	9323	3392	24466	824	108	8450	15085
Almatinskaya	6346	2143	1002	225	655	261	4203	650	94	1703	1755
Atyrauskaya	38030	18877	4779	2253	5314	6531	19152	1315	153	5725	11959
East Kazakhstan	67332	32102	11375	5321	9690	5717	35230	2782	250	11897	20301
Zambylskaya	22001	9309	2194	104	4966	2046	12692	938	105	6180	5469
West Kazakhstan	26576	16026	8778	1691	3288	2268	10551	848	36	3686	5981
Karagandinskaya	116763	67543	33759	2369	20730	10684	49221	6543	1002	18912	22764
Kostanaiskaya	39578	26995	7749	3420	8312	7514	12583	1704	84	4626	6169
Kyzylordinskaya	13485	6344	2053	39	3108	1144	7141	821	14	4750	1557
Mangistauskaya	32408	13778	4775	866	4447	3690	18630	1159	76	6047	11348
Pavlodarskaya	43343	23311	6987	584	10365	5374	20032	2027	143	8114	9748
North Kazakhstan	17924	7298	3432	107	2354	1405	10627	1439	106	3451	5631
South Kazakhstan	60475	30819	8625	8656	10202	3336	29657	2154	498	7757	19247
Almaty (city)	1293128	1130577	237609	185383	320630	386956	162551	18840	9058	31633	103020
Astana (city)	130604	79300	20488	6189	30011	22611	51305	2454	446	12904	35500

Laons of second-tier banks in the division regions for the September 1, 2005

million of tenge, for period ending

	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	2036975	1524482	380236	214442	450694	479109	512494	48338	11463	158895	293797
including:											
Akmolinskaya	17923	8519	2662	867	3529	1461	9404	1589	23	3975	3817
Aktubinskaya	51135	25651	11828	774	9456	3593	25484	862	103	9168	15351
Almatinskaya	7302	2153	940	213	691	309	5149	877	96	2231	1946
Atyrauskaya	39727	18997	4839	2376	5225	6557	20730	1370	155	6706	12499
East Kazakhstan	71501	33637	11806	5245	10213	6373	37865	2922	279	13630	21034
Zambylskaya	23895	9775	2341	168	4958	2308	14119	999	101	7227	5792
West Kazakhstan	27680	16397	9227	1683	3054	2434	11284	894	34	4104	6253
Karagandinskaya	123389	71182	35544	2730	22314	10593	52207	6856	1008	20983	23360
Kostanaiskaya	42298	28657	7949	4285	8765	7657	13641	1822	88	5278	6453
Kyzylordinskaya	14978	6785	2140	33	3334	1278	8192	873	12	5613	1694
Mangistauskaya	34477	14198	4447	1050	5095	3607	20278	1256	78	6927	12018
Pavlodarskaya	46084	24393	7126	841	8501	7926	21690	2137	155	9194	10204
North Kazakhstan	20367	8913	4872	156	2243	1642	11454	1504	101	3922	5927
South Kazakhstan	62918	31098	7887	9915	9834	3463	31820	2232	484	8598	20507
Almaty (city)	1314340	1141071	246082	177488	323214	394286	173269	19478	8288	36727	108777
Astana (city)	138962	83056	20547	6617	30268	25623	55906	2668	460	14611	38167

Laons of second-tier banks in the division regions for the October 1, 2005

million of tenge, for period ending

	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	2118482	1574462	395299	216424	457347	505392	544019	50382	11099	176478	306060
including:											
Akmolinskaya	17474	7345	2665	892	2283	1505	10129	1612	21	4442	4053
Aktubinskaya	53325	26559	12711	720	9453	3675	26767	909	100	10093	15666
Almatinskaya	8133	2459	1269	204	685	301	5674	954	94	2571	2054
Atyrauskaya	41270	19348	4448	2629	5736	6535	21922	1377	151	7522	12872
East Kazakhstan	74756	34666	12779	4920	10479	6488	40090	2963	292	15090	21745
Zambylskaya	24837	9553	2138	182	4902	2331	15284	1047	99	8088	6050
West Kazakhstan	27685	15870	8922	1561	3079	2309	11815	918	39	4452	6406
Karagandinskaya	127785	72932	37739	1942	23634	9617	54852	7091	1014	22608	24140
Kostanaiskaya	46398	31628	8023	4082	9410	10113	14770	1915	97	6040	6718
Kyzylordinskaya	16484	7232	2150	42	3701	1339	9252	937	17	6525	1774
Mangistauskaya	35683	13870	4313	620	5393	3545	21814	1383	73	7618	12739
Pavlodarskaya	48833	25667	7723	891	9941	7112	23166	2264	170	10126	10606
North Kazakhstan	20975	8842	4905	153	2205	1578	12133	1515	104	4348	6165
South Kazakhstan	67415	33930	6556	12507	9769	5098	33486	2400	383	9321	21382
Almaty (city)	1358480	1175400	254931	177867	325283	417318	183080	20328	7905	41131	113715
Astana (city)	148947	89162	24027	7212	31396	26527	59785	2767	539	16505	39974

Laons of second-tier banks in the division regions for the November 1, 2005

million of tenge, for period ending

	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	2215472	1637350	400135	237276	474001	525938	578122	51862	11139	194818	320304
including:											
Akmolinskaya	19222	8354	3373	1123	2326	1532	10868	1660	19	4972	4217
Aktubinskaya	55293	27385	12787	700	9883	4015	27908	909	92	10915	15991
Almatinskaya	8876	2534	1237	209	734	354	6342	1056	90	3052	2143
Atyrauskaya	42277	19121	4458	2328	5978	6357	23156	1396	140	8372	13248
East Kazakhstan	79205	36385	13980	4823	11126	6455	42821	3063	270	17005	22483
Zambylskaya	26560	10235	2132	185	4897	3021	16325	1105	104	8800	6315
West Kazakhstan	27354	14798	8776	599	3195	2229	12556	1027	38	4901	6590
Karagandinskaya	132996	75487	38331	3102	24282	9772	57509	7149	1253	24323	24783
Kostanaiskaya	48442	32463	8352	4176	9838	10097	15978	2031	101	6795	7051
Kyzylordinskaya	17640	7392	2096	56	3911	1329	10248	947	23	7380	1898
Mangistauskaya	37851	14569	4271	435	5368	4495	23281	1390	75	8281	13535
Pavlodarskaya	52732	27845	7868	1452	10753	7772	24887	2386	172	11235	11095
North Kazakhstan	21563	8818	4782	152	1772	2112	12746	1528	111	4779	6327
South Kazakhstan	71205	36042	6476	14394	9889	5283	35163	2514	300	10046	22303
Almaty (city)	1422818	1229015	260191	196438	337641	434745	193803	20849	7633	45120	120201
Astana (city)	151437	86907	21026	7105	32407	26369	64531	2851	718	18840	42122

Laons of second-tier banks in the division regions for the December 1, 2005

million of tenge, for period ending

	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	2326156	1703963	414973	243470	490040	555480	622193	54563	14338	218725	334567
including:											
Akmolinskaya	20307	8706	3445	1289	2390	1582	11602	1715	22	5517	4347
Aktubinskaya	59399	29980	13432	665	10397	5486	29418	1028	91	12107	16192
Almatinskaya	9737	2694	1264	314	735	381	7043	1131	87	3575	2250
Atyrauskaya	44711	19749	4389	2396	6537	6427	24962	1488	138	9466	13869
East Kazakhstan	85388	39137	14584	5552	12196	6805	46251	3163	217	19623	23248
Zambylskaya	28235	10405	2155	157	5249	2844	17830	1257	102	9824	6647
West Kazakhstan	28849	15423	8864	653	3372	2534	13426	1097	34	5496	6799
Karagandinskaya	137819	77118	39027	3096	25037	9958	60701	7243	1390	26548	25520
Kostanaiskaya	51223	33787	9024	4807	9919	10038	17435	2117	166	7735	7417
Kyzylordinskaya	18781	7577	2147	22	4078	1330	11204	979	21	8199	2005
Mangistauskaya	40788	15719	4306	466	6005	4942	25069	1456	95	9240	14278
Pavlodarskaya	55540	28562	7693	1688	11212	7969	26978	2558	194	12825	11402
North Kazakhstan	22684	8761	4607	174	1809	2171	13923	1561	114	5502	6745
South Kazakhstan	74742	37299	6818	14308	10065	6108	37444	2528	271	11480	23165
Almaty (city)	1478778	1268926	265663	199984	347429	455851	209851	22242	10573	50626	126410
Astana (city)	169174	100120	27555	7898	33612	31056	69054	2998	822	20960	44273