

For November 2018 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 243,1 thousands transactions in the amount of 59 781,6 mln. KZT.

Kazakhstan's commercial banks and JSC «Kazpost» provide to the customers remittances services through IMTS such as the Golden Crown, Western Union, Unistream, Leader, Contact, Faster, MoneyGram, Blizko and others IMTS.

IMTS are used by the Kazakhstan's population as for transfers within the country and for sending /receiving money transfers abroad / from abroad.

The share of remittances carried out through IMTS on the territory of Kazakhstan in November 2018 is 8,3% of the total number of transfers and 9,1% of the total volume of remittances. The share of remittances sent abroad is 91,7% and 90,9% respectively.

## **CROSS-BORDER REMITTANCES**

### **REMMITANCES SENT ABROAD**

For November 2018 via IMTS were transferred abroad 223,0 thousands transactions in the amount of 54 327,5 mln. KZT.

#### ***By IMTS***

<b>IMTS</b>	<b>Number of transactions (in thousands)</b>	<b>Share of the total number of transactions, %</b>	<b>Volume (mln. KZT)</b>	<b>Share of volume, %</b>
Golden Crown	156,3	70,1%	38 839,4	71,5%
Western Union	19,2	8,6%	7 418,1	13,7%
Unistream	12,4	5,5%	3 080,5	5,7%
Contact	4,7	2,1%	991,8	1,8%
Faster	6,3	2,8%	973,3	1,8%
MoneyGram	1,9	0,9%	477,8	0,9%
Blizko	0,004	0,002%	0,3	0,0005%
Other money transfer systems	22,1	9,9%	2 546,3	4,7%
<b>Total</b>	<b>223,0</b>	<b>100,0%</b>	<b>54 327,5</b>	<b>100,0%</b>

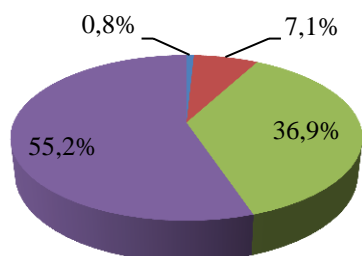
#### ***By countries***

<b>Country</b>	<b>Number of transactions (in thousands)</b>	<b>Share of the total number of transactions, %</b>	<b>Volume (mln. KZT)</b>	<b>Share of volume, %</b>
Russia	95,3	42,7%	21 695,4	39,9%
Uzbekistan	50,6	22,7%	8 361,7	15,4%
Turkey	17,3	7,8%	7 382,2	13,6%
Kyrgyzstan	25,3	11,3%	6 003,1	11,0%
China	4,1	1,8%	3 962,3	7,3%
Ukraine	4,6	2,1%	1 121,2	2,1%
Azerbaijan	5,0	2,2%	1 089,7	2,0%
Tajikistan	9,1	4,1%	869,5	1,6%
Armenia	1,4	0,6%	818,0	1,5%
Georgia	1,9	0,9%	481,5	0,9%
Others	8,3	3,7%	2 542,7	4,7%
<b>Total</b>	<b>223,0</b>	<b>100,0%</b>	<b>54 327,5</b>	<b>100,0%</b>

### *By currencies*

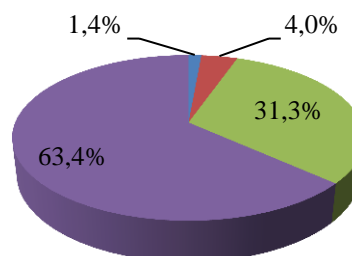
The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 55,2%, the share of the total volume of sent transfers was 63,4%) and in Russian rubles (the share of the total number of sent transfers was 36,9%, the share of the total volume of sent transfers was 31,3%).

**Share from the total number of sent remittances**



■ EUR ■ KZT ■ RUB ■ USD

**Share from the total volume of sent remittances**



■ EUR ■ KZT ■ RUB ■ USD

### **RECEIVED REMITTANCES (FROM ABROAD)**

In November 2018 to Kazakhstan from abroad via IMTS were transferred 141,7 thousands transaction in the amount of 35 189,9 mln. KZT.

### *By IMTS*

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	62,4	44,1%	19 525,2	55,5%
Western Union	34,6	24,4%	6 992,7	19,9%
MoneyGram	12,4	8,7%	3 638,2	10,3%
Unistream	5,6	4,0%	1 431,5	4,1%
Contact	4,0	2,8%	1 313,0	3,7%
Faster	4,2	3,0%	647,3	1,8%
Blizko	0,1	0,1%	9,6	0,03%
Other money transfer systems	18,3	13,0%	1 632,4	4,6%
<b>Total</b>	<b>141,7</b>	<b>100,0%</b>	<b>35 189,9</b>	<b>100,0%</b>

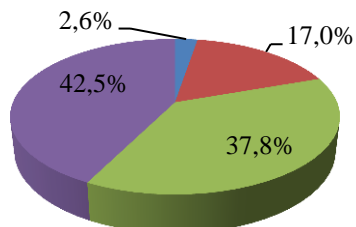
### *By countries*

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	74,6	52,7%	16 739,1	47,6%
Korea	15,2	10,7%	6 130,3	17,4%
Kyrgyzstan	6,2	4,4%	3 107,8	8,8%
Uzbekistan	7,5	5,3%	2 770,9	7,9%
United States of America	6,3	4,4%	1 209,0	3,4%
Germany	8,9	6,3%	905,6	2,6%
Tajikistan	1,5	1,1%	562,5	1,6%
Turkey	3,8	2,7%	536,9	1,5%
United Arab Emirates	1,6	1,1%	341,1	1,0%
Ukraine	2,1	1,5%	251,9	0,7%
Other	14,0	9,9%	2 634,8	7,5%
<b>Total</b>	<b>141,7</b>	<b>100,0%</b>	<b>35 189,9</b>	<b>100,0%</b>

### *By currencies*

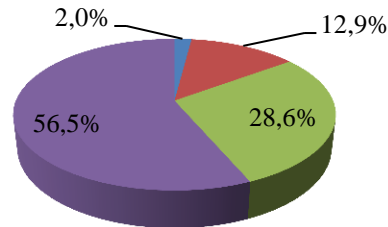
Main share of received remittances carried out through IMTS were transferred in US dollars (42,5 % of total number of remittances and 56,5% of the total volume) and in Russian rubles (37,8% and 28,6% respectively).

**Share from the total number of received remittances**



■ EUR ■ KZT ■ RUB ■ USD

**Share from the total volume of received remittances**



■ EUR ■ KZT ■ RUB ■ USD

### **REMITTANCES WITHIN KAZAKHSTAN**

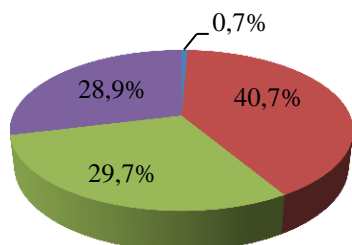
Within Kazakhstan during November 2018 through IMTS were transferred 20,1 thousands transactions in the amount of 5 454,1 mln. KZT.

### *By IMTS*

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	11,4	56,8%	2 274,9	41,7%
Western Union	0,5	2,3%	158,1	2,9%
Contact	0,5	2,3%	131,3	2,4%
Unistream	0,4	2,1%	130,7	2,4%
Faster	1,0	5,0%	122,1	2,2%
Other money transfer systems	6,4	31,7%	2 637,0	48,3%
<b>Total</b>	<b>20,1</b>	<b>100,0%</b>	<b>5 454,1</b>	<b>100,0%</b>

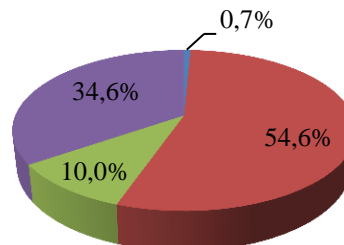
### *By currencies*

**Share from the total number of sent remittances**



■ EUR ■ KZT ■ RUB ■ USD

**Share from the total volume of sent remittances**



■ EUR ■ KZT ■ RUB ■ USD