

In February 2022 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 200,4 thousand transactions in the amount of 69,412 bln. KZT.

Kazakhstan's commercial banks and JSC «Kazpost» provide to the customers remittances services through IMTS such as the Golden Crown, Western Union, Unistream, Contact, Faster, MoneyGram 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 February 2022 is 27,4% of the total number of transfers and 9,6% of the total volume of remittances. The share of remittances sent abroad is 72,6% and 90,4% respectively.

## CROSS-BORDER REMITTANCES

### REMMITANCES SENT ABROAD

In February 2022 abroad were transferred via IMTS 145,4 thousands transactions in the amount of 62,763 bln. KZT.

#### *By IMTS*

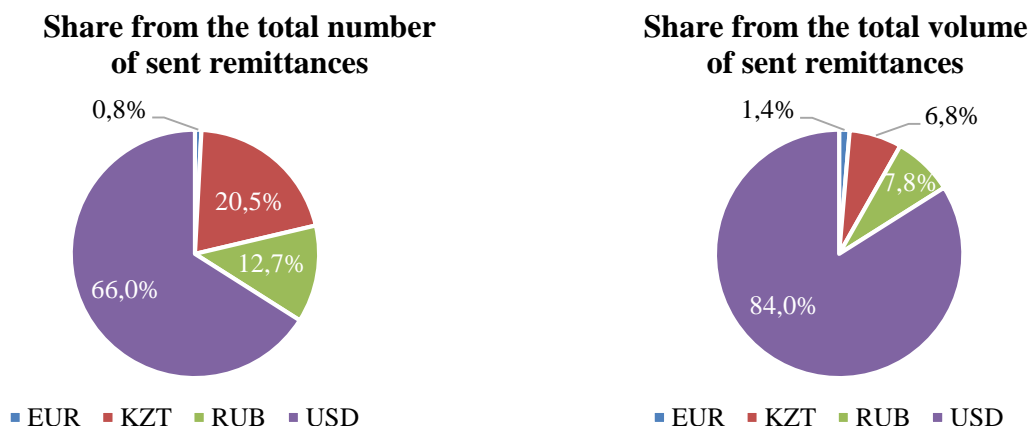
| IMTS                         | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|------------------------------|---------------------------------------|--|-------------------|--------------------|
| Golden Crown                 | 119,8                                 | 82,4%  | 47 075,1          | 75,0%              |
| CONTACT                      | 12,5                                  | 8,6%   | 10 664,4          | 17,0%              |
| Western Union                | 6,2                                   | 4,3%   | 3 352,2           | 5,3%               |
| MONEYGRAM                    | 0,9                                   | 0,7%   | 781,7             | 1,2%               |
| UNISTREAM                    | 2,7                                   | 1,8%   | 599,1             | 1,0%               |
| Other money transfer systems | 3,3                                   | 2,2%   | 291,1             | 0,5%               |
| <b>Total</b>                 | <b>145,4</b>                          | <b>100,0%</b>                                | <b>62 763,5</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, % |
|--------------|---------------------------------------|--|-------------------|--------------------|
| Turkey       | 21,9                                  | 15,1%  | 17 768,3          | 28,3%              |
| Uzbekistan   | 54,7                                  | 37,6%  | 13 572,9          | 21,6%              |
| Kyrgyzstan   | 16,7                                  | 11,5%  | 8 794,1           | 14,0%              |
| Russia       | 31,5                                  | 21,7%  | 8 668,4           | 13,8%              |
| Georgia      | 2,8                                   | 1,9%   | 5 950,0           | 9,5%               |
| Armenia      | 1,0                                   | 0,7%   | 1 907,9           | 3,0%               |
| China        | 0,9                                   | 0,6%   | 1 219,8           | 1,9%               |
| Azerbaijan   | 1,9                                   | 1,3%   | 1 202,6           | 1,9%               |
| Tajikistan   | 8,6                                   | 5,9%   | 1 184,7           | 1,9%               |
| Ukraine      | 1,5                                   | 1,0%   | 579,6             | 0,9%               |
| Others       | 3,9                                   | 2,7%   | 1 915,3           | 3,1%               |
| <b>Total</b> | <b>145,4</b>                          | <b>100,0%</b>                                | <b>62 763,5</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 66,0%, the share of the total volume of sent transfers was 84,0%).



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

In February 2022 from abroad to Kazakhstan were transferred via IMTS 65,2 thousands transaction in the amount of 17,973 bln. KZT.

### *By IMTS*

| IMTS                         | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|------------------------------|---------------------------------------|--|-------------------|--------------------|
| Golden Crown                 | 27,4                                  | 42,0%  | 9 778,9           | 54,4%              |
| Western Union                | 22,3                                  | 34,3%  | 4 508,7           | 25,1%              |
| MONEYGRAM                    | 8,4                                   | 12,9%  | 2 443,6           | 13,6%              |
| CONTACT                      | 2,8                                   | 4,3%   | 805,1             | 4,5%               |
| UNISTREAM                    | 1,0                                   | 1,5%   | 268,2             | 1,5%               |
| Other money transfer systems | 3,3                                   | 5,0%   | 169,2             | 0,9%               |
| <b>Total</b>                 | <b>65,2</b>                           | <b>100,0%</b>                                | <b>17 973,7</b>   | <b>100,0%</b>      |

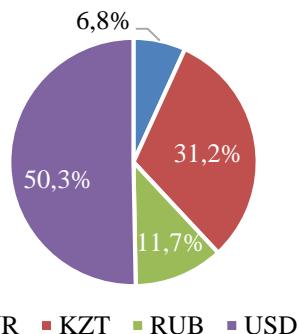
### *By countries*

| Country                  | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|--------------------------|---------------------------------------|--|-------------------|--------------------|
| Uzbekistan               | 6,9                                   | 10,5%  | 3 518,5           | 19,6%              |
| United States of America | 8,7                                   | 13,3%  | 2 467,9           | 13,7%              |
| Korea                    | 4,1                                   | 6,2%   | 2 446,7           | 13,6%              |
| Russia                   | 18,4                                  | 28,2%  | 2 224,7           | 12,4%              |
| Kyrgyzstan               | 3,3                                   | 5,0%   | 2 222,2           | 12,4%              |
| Germany                  | 9,3                                   | 14,2%  | 1 229,9           | 6,8%               |
| Turkey                   | 3,9                                   | 6,0%   | 938,8             | 5,2%               |
| Georgia                  | 0,4                                   | 0,6%   | 275,3             | 1,5%               |
| United Arab Emirates     | 0,9                                   | 1,3%   | 267,1             | 1,5%               |
| Israel                   | 0,9                                   | 1,4%   | 237,7             | 1,3%               |
| Other                    | 8,6                                   | 13,2%  | 2 145,0           | 11,9%              |
| <b>Total</b>             | <b>65,2</b>                           | <b>100,0%</b>                                | <b>17 973,7</b>   | <b>100,0%</b>      |

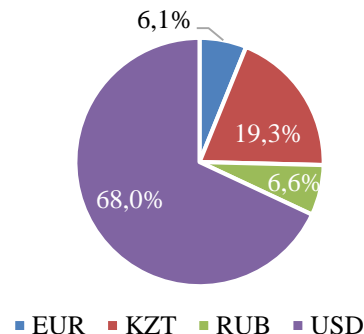
### ***By currencies***

Main share of received remittances carried out through IMTS were transferred in US dollars (50,3 % of total number of remittances and 68,0% of the total volume) and in Russian rubles (31,2% and 19,3% respectively).

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



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



### **REMITTANCES WITHIN KAZAKHSTAN**

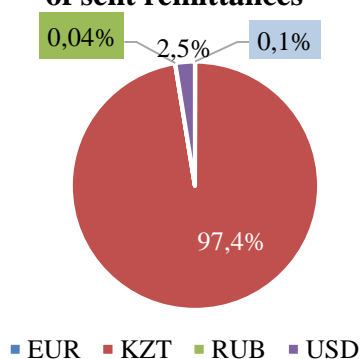
Within Kazakhstan during February 2022 were transferred via IMTS 55,0 thousands transactions in the amount of 6,648 bln. KZT.

### ***By IMTS***

| IMTS                         | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|------------------------------|---------------------------------------|--|-------------------|--------------------|
| Golden Crown                 | 1,1                                   | 2,0%   | 1 066,9           | 16,0%              |
| Western Union                | 0,8                                   | 1,4%   | 89,5              | 1,3%               |
| UNISTREAM                    | 0,1                                   | 0,3%   | 13,6              | 0,2%               |
| CONTACT                      | 0,0                                   | 0,0%   | 11,4              | 0,2%               |
| Other money transfer systems | 53,0                                  | 96,3%  | 5 467,3           | 82,2%              |
| <b>Total</b>                 | <b>55,0</b>                           | <b>100,0%</b>                                | <b>6 648,7</b>    | <b>100,0%</b>      |

### ***By currencies***

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



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

