In June 2022 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 281.3 thousand transactions in the amount of 118.4 billion tenge. In comparison with June 2021, the number of money transfers sent decreased by 10.2%, the volume increased by 8.6%. Compared to May 2022, the number of money transfers decreased by 14.6%, and the volume increased by 7.5%.

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 June 2022 is 6.4% of the total number of transfers and 11.8% of the total volume of remittances. The share of remittances sent abroad is 93.6% and 88.2% respectively.

#### **CROSS-BORDER REMITTANCES**

#### REMMITANCES SENT ABROAD

In June 2022 abroad were transferred via IMTS 263.2 thousands transactions in the amount of 104.0 billion tenge. Compared to May 2022, the number and volume of money transfers sent increased by 3.6% and 6.1%, respectively. Compared to June of last year, the number and volume of money transfers sent increased by 3.4% and 1.4%, respectively.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Uzbekistan -36.3 billion tenge (growth compared to the same period last year -1.0%), Russia -22.5 billion tenge (growth -31.4%), Turkey -20.8 billion tenge (growth -12.3%), Georgia -7.8 billion tenge (growth 3.0 times), as well as Kyrgyzstan -4.8 billion tenge (decrease -67.9%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	230,0	87,4%	87 492,9	83,8%
CONTACT	14,8	5,6%	7 005,9	6,7%
Western Union	9,3	3,5%	6 287,6	6,0%
MONEYGRAM	2,1	0,8%	2 063,0	2,0%
UNISTREAM	3,5	1,3%	1 177,1	1,1%
Other money transfer	3,5	1,3%	351,7	0,3%
systems				
Total	263,2	100,0%	104 378,2	100,0%

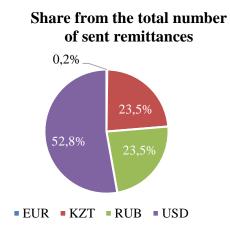
#### By countries

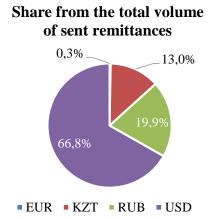
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Uzbekistan	102,9	39,1%	36 256,9	34,7%
Russia	75,4	28,7%	22 495,7	21,6%
Turkey	34,6	13,1%	20 760,0	19,9%
Georgia	3,7	1,4%	7 808,5	7,5%
Kyrgyzstan	16,4	6,2%	4 806,9	4,6%

China	2,5	1,0%	3 321,7	3,2%
Tajikistan	16,7	6,4%	2 080,3	2,0%
Azerbaijan	2,8	1,1%	1 713,7	1,6%
Armenia	1,1	0,4%	1 664,1	1,6%
Ukraine	2,2	0,8%	859,8	0,8%
Others	4,9	1,8%	2 610,7	2,5%
Total	263,2	100,0%	104 378,2	100,0%

#### 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 52.8%, the share of the total volume of sent transfers was 66.8%).





#### RECEIVED REMITTANCES (FROM ABROAD)

In June 2022 from abroad to Kazakhstan were transferred via IMTS 176.3 thousands transaction in the amount of 91.9 billion tenge. Compared to May 2022, the number and volume of money transfers received increased by 15,3% and 32.9%, respectively. Compared to June of last year, the number and volume of money transfers received increased by 1.8 and 3.4 times, respectively.

In terms of the amount of money received from abroad, the leaders are: Russia - 66.9 billion tenge (with a significant increase of 13.1 times compared to the same period last year), Kyrgyzstan - 6.5 billion tenge (an increase of 2.5 times), Uzbekistan - 3.9 billion tenge (a decrease - 0.4%), the United States of America - 3.5 billion tenge (an increase of 20.0%), as well as the Republic of Korea - 3.4 billion tenge (a decrease - 11.9%).

By IMTS

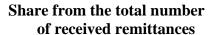
Dy INII D				
IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	125,9	71,4%	75 981,0	82,6%
Western Union	24,4	13,9%	6 122,5	6,7%
MONEYGRAM	10,6	6,0%	3 472,2	3,8%
CONTACT	5,5	3,1%	3 370,3	3,7%
UNISTREAM	5,7	3,2%	2 699,7	2,9%
Other money transfer systems	4,1	2,3%	290,2	0,3%
Total	176,3	100,0%	91 936,0	100,0%

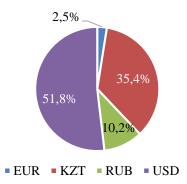
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	113,5	64,4%	66 858,9	72,7%
Kyrgyzstan	5,0	2,9%	6 498,1	7,1%
Uzbekistan	7,5	4,3%	3 917,4	4,3%
United States of America	11,0	6,2%	3 467,6	3,8%
Republic of Korea	6,3	3,6%	3 357,7	3,7%
Germany	9,3	5,3%	1 470,7	1,6%
Turkey	4,9	2,8%	1 315,7	1,4%
Tajikistan	4,8	2,7%	629,1	0,7%
Belarus	0,4	0,2%	592,7	0,6%
Georgia	0,7	0,4%	499,2	0,5%
Others	12,7	7,2%	3 328,8	3,6%
Total	176,3	100,0%	91 936,0	100,0%

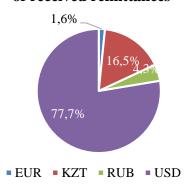
#### By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (51.8 % of total number of remittances and 77.7% of the total volume) and and Kazakhstan tenge (35.4% and 16.5%, respectively)





### Share from the total volume of received remittances



#### <u>REMITTANCES WITHIN KAZAKHSTAN</u>

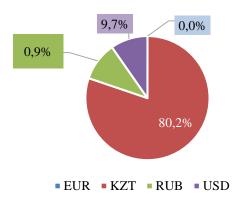
Within Kazakhstan during June 2022 were transferred via IMTS 18.1 thousands transactions in the amount of 14.0 billion tenge. Compared to May 2022, the number of money transfers decreased by 76.0%, the volume increased 18.7%. Compared to June of last year, the number of money transfers in Kazakhstan decreased by 3.2 times, and the volume increased by 2,3 times.

By IMTS

Dy IIII D				
IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	4,4	24,0%	10 126,4	72,4%
Western Union	0,7	3,7%	102,1	0,7%
UNISTREAM	0,1	0,8%	13,2	0,1%
CONTACT	0,03	0,1%	78,6	0,6%

Other money transfer	12,9	71,4%	3 674,7	26,3%
systems				
Total	18,1	100,0%	13 995,0	100,0%

# By currencies Share from the total number of sent remittances



## Share from the total volume of sent remittances

