

In April 2023 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 246.8 thousand transactions in the amount of 85.7 billion tenge. Compared to March 2023, there is an increase in the number of transfers by 4.1% and the volume of transactions by 7.4%.

Kazakhstan's commercial banks and JSC «Kazpost» provide to the customer's 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 April 2023 is 11.3% of the total number of transfers and 10.9% of the total volume of remittances. The share of remittances sent abroad is 88.7% and 89.1%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In April 2023 abroad were transferred via IMTS 218.9 thousands transactions in the amount of 76.4 billion tenge. Compared to March 2023, the number of money transfers sent decreased by 0.1%, the volume increased by 3.0%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 21.2 billion tenge (share of the total amount of 27.7%), Uzbekistan – 19.4 billion tenge (share – 25.4%), Turkey – 16.3 billion tenge (share – 21.3%), Georgia – 8.9 billion tenge (share – 11.6%), and China - 2.5 billion tenge (share – 3.2%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	188,3	86,0%	61 849,4	81,0%
CONTACT	13,8	6,3%	7 256,3	9,5%
Western Union	6,9	3,2%	4 647,0	6,1%
MONEYGRAM	1,7	0,8%	1 177,4	1,5%
UNISTREAM	5,2	2,4%	1 149,7	1,5%
Other money transfer systems	3,1	1,4%	316,1	0,4%
Total	218,9	100,0%	76 396,0	100,0%

By countries

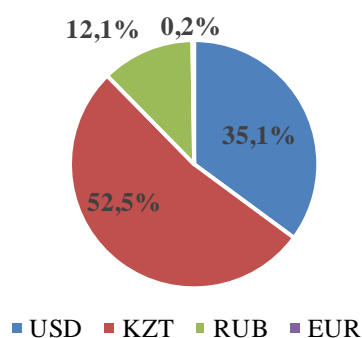
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	91,6	41,8%	21 167,2	27,7%
Uzbekistan	61,5	28,1%	19 404,1	25,4%
Turkey	27,6	12,6%	16 257,2	21,3%
Georgia	4,2	1,9%	8 893,4	11,6%
China	1,9	0,9%	2 476,3	3,2%
Kyrgyzstan	8,7	4,0%	2 231,9	2,9%
Tadjikistan	15,1	6,9%	1 691,0	2,2%
Azerbaijan	1,8	0,8%	1 119,4	1,5%
Ukraine	1,5	0,7%	593,5	0,8%
Republic of Korea	0,6	0,3%	515,3	0,7%

Others	4,3	2,0%	2 046,5	2,7%
Total	218,9	100,0%	76 396,0	100,0%

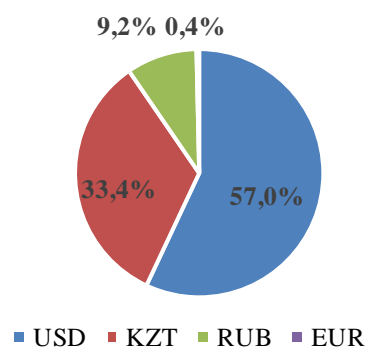
By currencies

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 35.1%, the share of the total volume of sent transfers was 57.0%) and in Kazakhstan tenge (52.5% and 33.4%, respectively).

Share from the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In April 2023 from abroad to Kazakhstan were transferred via IMTS 99.8 thousands transaction in the amount of 26.3 billion tenge. Compared to March 2023, the number and volume of money transfers received decreased by 12.5% and 11.8%, respectively.

In terms of the amount of money received from abroad, the leaders are: Russia – 10.3 billion tenge (share of the total amount – 39.0%), the Republic of Korea – 2.7 billion tenge (share – 10.3%), the United States of America – 2.7 billion tenge (share – 10.2%), Uzbekistan – 2.7 billion tenge (share – 10.1%), as well as Turkey 1.6 billion tenge (share – 6.2%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	41,9	42,0%	12 618,2	47,9%
CONTACT	4,1	4,1%	1 066,1	4,0%
Western Union	22,0	22,1%	5 662,5	21,5%
MONEYGRAM	10,5	10,5%	3 202,4	12,2%
UNISTREAM	17,1	17,1%	3 546,0	13,5%
Other money transfer systems	4,2	4,2%	229,4	0,9%
Total	99,8	100,0%	26 324,6	100,0%

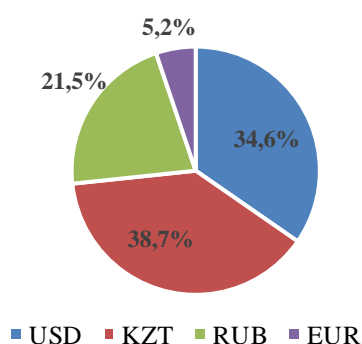
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	52,1	52,2%	10 269,5	39,0%
Republic of Korea	5,0	5,0%	2 718,0	10,3%
United States of America	8,8	8,8%	2 696,7	10,2%
Uzbekistan	5,3	5,3%	2 662,2	10,1%
Turkey	4,7	4,7%	1 635,8	6,2%
Germany	8,7	8,7%	1 441,8	5,5%
Kyrgyzstan	2,4	2,4%	1 094,8	4,2%
Georgia	0,7	0,7%	418,1	1,6%
Israel	0,9	0,9%	281,7	1,1%
France	0,9	0,9%	263,7	1,0%
Others	10,3	10,3%	2 842,4	10,8%
Total	99,8	100,0%	26 324,6	100,0%

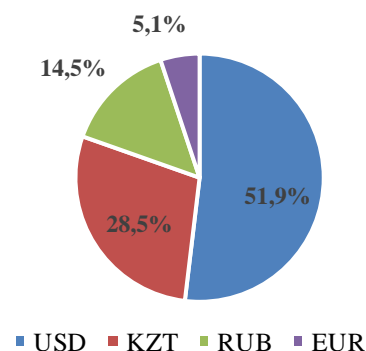
By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (34.6% of total number of remittances and 51.9% of the total volume) and and Kazakhstan tenge (38.7% and 28.5%, respectively).

Share from the total number of received remittances



Share from the total volume of received remittances



REMITTANCES WITHIN KAZAKHSTAN

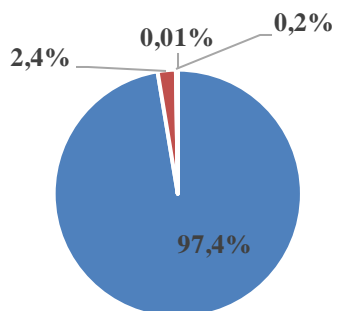
Within Kazakhstan during April 2023 were transferred via IMTS 27.8 thousands transactions in the amount of 9.3 billion tenge. Compared to March 2023, the number of money transfers increased by 54.9%, and the volume of transactions increased by 65.8%.

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	1,0	3,6%	1 106,3	11,8%
CONTACT	0,002	0,01%	2,6	0,03%
Western Union	0,01	0,04%	12,5	0,1%
UNISTREAM	0,05	0,2%	7,0	0,1%
Other money transfer systems	26,8	96,2%	8 211,3	87,9%
Total	27,8	100,0%	9 339,8	100,0%

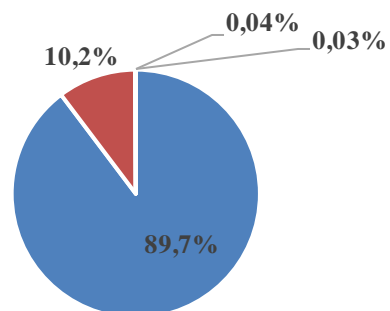
By currencies

Share from the total number of sent remittances



■ KZT ■ USD ■ RUB ■ EUR

Share from the total volume of sent remittances



■ KZT ■ USD ■ RUB ■ EUR