

In June 2023 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 251.4 thousand transactions in the amount of 92.6 billion tenge. Compared to May 2023, there is a decrease in the number of transfers by 3.4% and the volume of transactions by 2.3%.

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 June 2023 is 6.8% of the total number of transfers and 5.6% of the total volume of remittances. The share of remittances sent abroad is 93.2% and 94.4%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In June 2023 abroad were transferred via IMTS 234.3 thousands transactions in the amount of 87.5 billion tenge. Compared to May 2023, the number of money transfers sent decreased by 3.9%, the volume decreased by 2.8%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Uzbekistan – 31.2 billion tenge (share – 35.6%), Russia – 20.0 billion tenge (share of the total amount of 22.9%), Turkey – 16.2 billion tenge (share – 18.6%), Georgia – 7.6 billion tenge (share – 8.7%), and Kyrgyzstan – 3.0 billion tenge (share – 3.5%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	199,8	85,3%	69 284,5	79,2%
CONTACT	17,8	7,6%	10 568,4	12,1%
Western Union	6,7	2,9%	4 809,2	5,5%
UNISTREAM	5,4	2,3%	1 264,1	1,4%
MONEYGRAM	1,7	0,7%	1 220,7	1,4%
Other money transfer systems	2,9	1,2%	304,3	0,3%
Total	234,3	100,0%	87 451,1	100,0%

By countries

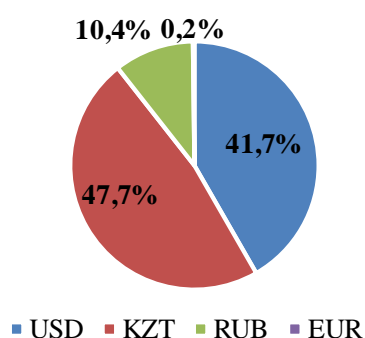
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Uzbekistan	76,3	32,6%	31 172,5	35,6%
Russia	89,4	38,2%	20 043,6	22,9%
Turkey	29,0	12,4%	16 241,0	18,6%
Georgia	4,5	1,9%	7 631,0	8,7%
Kyrgyzstan	9,3	4,0%	3 035,8	3,5%
China	2,0	0,8%	2 589,0	3,0%
Tadjikistan	15,7	6,7%	2 299,3	2,6%
Azerbaijan	1,8	0,7%	1 088,3	1,2%

Armenia	0,7	0,3%	718,5	0,8%
Ukraine	1,4	0,6%	565,0	0,6%
Others	4,1	1,8%	2 067,1	2,4%
Total	234,3	100,0%	87 451,1	100,0%

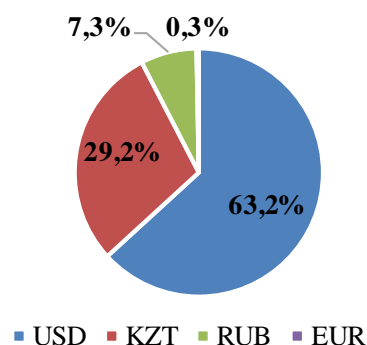
By currencies

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 41.7%, the share of the total volume of sent transfers was 63.2%) and in Kazakhstan tenge (47.7% and 29.2%, respectively).

Share from the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In June 2023 from abroad to Kazakhstan were transferred via IMTS 94.5 thousands transaction in the amount of 26.6 billion tenge. Compared to May 2023, the number and volume of money transfers received decreased by 7.2% and 5.0%, respectively.

In terms of the amount of money received from abroad, the leaders are: Russia – 10.3 billion tenge (share of the total amount – 38.8%), the Republic of Korea – 3.1 billion tenge (share – 11.7%), the United States of America – 2.8 billion tenge (share – 10.3%), Uzbekistan – 2.6 billion tenge (share – 9.6%), as well as Turkey 1.5 billion tenge (share – 5.8%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	40,2	42,5%	13 015,2	48,9%
Western Union	20,5	21,6%	5 623,0	21,1%
UNISTREAM	17,2	18,2%	3 625,6	13,6%
MONEYGRAM	9,6	10,2%	3 260,2	12,2%
CONTACT	3,6	3,9%	908,3	3,4%
Other money transfer systems	3,4	3,6%	193,6	0,7%
Total	94,5	100,0%	26 625,8	100,0%

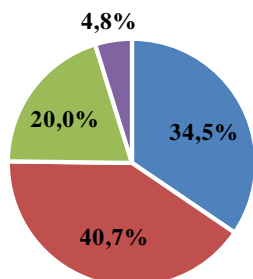
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	49,6	52,5%	10 340,0	38,8%
Republic of Korea	5,4	5,7%	3 107,8	11,7%
United States of America	8,5	9,0%	2 754,4	10,3%
Uzbekistan	4,7	4,9%	2 569,3	9,6%
Turkey	4,8	5,1%	1 539,9	5,8%
Germany	7,3	7,8%	1 360,4	5,1%
Kyrgyzstan	2,4	2,5%	1 340,1	5,0%
Georgia	0,7	0,7%	370,5	1,4%
Israel	1,0	1,1%	309,0	1,2%
France	0,7	0,8%	255,4	1,0%
Others	9,4	10,0%	2 679,1	10,1%
Total	94,5	100,0%	26 625,8	100,0%

By currencies

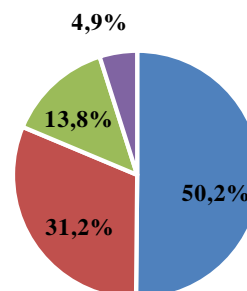
Main share of received remittances carried out through IMTS were transferred in US dollars (34.5% of total number of remittances and 50.2% of the total volume) and Kazakhstan tenge (40.7% and 31.2%, respectively).

Share from the total number of received remittances



■ USD ■ KZT ■ RUB ■ EUR

Share from the total volume of received remittances



■ USD ■ KZT ■ RUB ■ EUR

REMITTANCES WITHIN KAZAKHSTAN

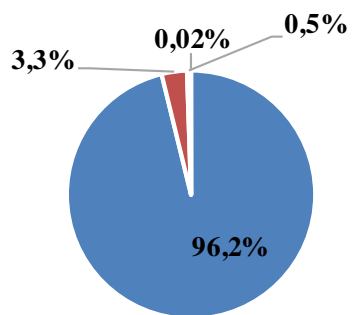
Within Kazakhstan during June 2023 were transferred via IMTS 17.1 thousands transactions in the amount of 5.2 billion tenge. Compared to May 2023, the number of money transfers increased by 5.5%, and the volume of transactions increased by 6.5%.

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	0,9	5,4%	1 075,5	20,7%
CONTACT	0,01	0,03%	9,0	0,2%
Western Union	0,01	0,1%	8,3	0,2%
UNISTREAM	0,1	0,3%	6,2	0,1%
Other money transfer systems	16,1	94,2%	4 095,4	78,8%
Total	17,1	100,0%	5 194,4	100,0%

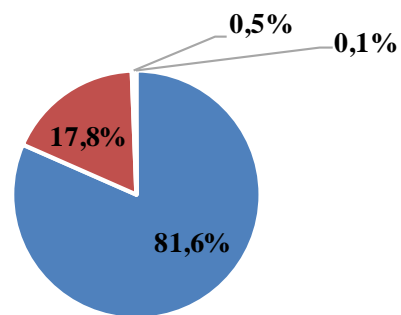
By currencies

Share from the total number of sent remittances



■ KZT ■ USD ■ RUB ■ EUR

Share from the total volume of sent remittances



■ KZT ■ USD ■ RUB ■ EUR