

In October 2019 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 275,7 thousands transactions in the amount of 71 040,9 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, 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 October 2019 is 11,4% of the total number of transfers and 6,2% of the total volume of remittances. The share of remittances sent abroad is 88,6% and 93,8% respectively.

CROSS-BORDER REMITTANCES

REMITTANCES SENT ABROAD

In October 2019 abroad were transferred via IMTS 244,2 thousands transactions in the amount of 66 611,2 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 | 177,5 | 72,7% | 50 128,2 | 75,3% |
| Western Union | 15,9 | 6,5% | 6 612,1 | 9,9% |
| FASTER | 16,3 | 6,7% | 2 613,8 | 3,9% |
| CONTACT | 7,8 | 3,2% | 2 554,2 | 3,8% |
| UNISTREAM | 8,7 | 3,6% | 2 248,3 | 3,4% |
| MONEYGRAM | 1,7 | 0,7% | 644,5 | 1,0% |
| BLIZKO | 0,0 | 0,0% | 2,3 | 0,0% |
| Other money transfer systems | 16,3 | 6,7% | 1 807,8 | 2,7% |
| Total | 244,2 | 93,3% | 66 611,2 | 97,3% |

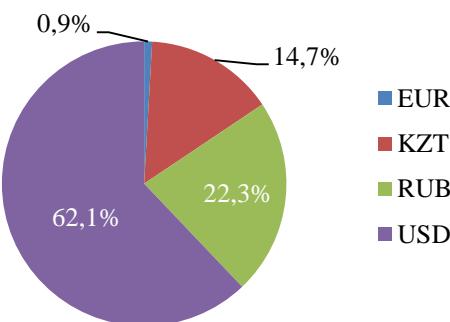
By countries

| Country | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|--------------|---------------------------------------|--|-------------------|--------------------|
| Russia | 77,2 | 31,6% | 19 103,9 | 28,7% |
| Uzbekistan | 77,2 | 31,6% | 15 140,4 | 22,7% |
| Turkey | 22,3 | 9,1% | 10 418,4 | 15,6% |
| Kyrgyzstan | 29,2 | 12,0% | 9 533,4 | 14,3% |
| China | 3,1 | 1,3% | 3 051,5 | 4,6% |
| Tajikistan | 14,3 | 5,9% | 1 594,3 | 2,4% |
| Georgia | 2,4 | 1,0% | 1 472,4 | 2,2% |
| Azerbaijan | 5,4 | 2,2% | 1 425,1 | 2,1% |
| Armenia | 1,8 | 0,7% | 975,5 | 1,5% |
| Ukraine | 3,5 | 1,4% | 933,0 | 1,4% |
| Others | 7,9 | 3,2% | 2 963,5 | 4,4% |
| Total | 244,2 | 100,0% | 66 611,2 | 100,0% |

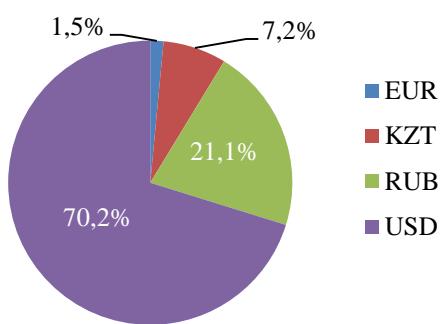
By currencies

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 62,1%, the share of the total volume of sent transfers was 70,2%) and in Russian rubles (the share of the total number of sent transfers was 22,3%, the share of the total volume of sent transfers was 21,1%).

Share from the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In October 2019 from abroad to Kazakhstan were transferred via IMTS 141,6 thousands transaction in the amount of 29 431,4 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 | 55,3 | 39,0% | 12 759,2 | 43,4% |
| Western Union | 34,6 | 24,4% | 7 565,9 | 25,7% |
| MONEYGRAM | 15,7 | 11,1% | 2 873,0 | 9,8% |
| FASTER | 9,8 | 6,9% | 1 670,7 | 5,7% |
| CONTACT | 4,2 | 3,0% | 1 118,4 | 3,8% |
| UNISTREAM | 4,3 | 3,0% | 1 002,2 | 3,4% |
| BLIZKO | 0,1 | 0,1% | 8,7 | 0,0% |
| Other money transfer systems | 17,7 | 12,5% | 2 433,3 | 8,3% |
| Total | 141,6 | 100,0% | 29 431,4 | 100,0% |

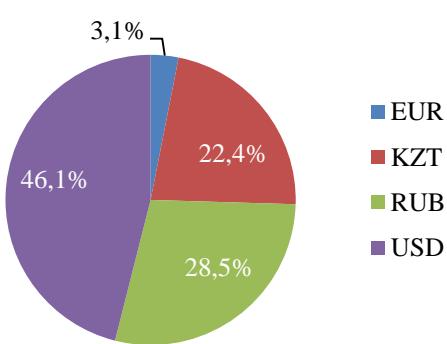
By countries

| Country | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|--------------------------|---------------------------------------|--|-------------------|--------------------|
| Russia | 70,0 | 49,5% | 9 909,3 | 33,7% |
| Korea | 15,4 | 10,9% | 5 426,7 | 18,4% |
| Kyrgyzstan | 6,5 | 4,6% | 3 187,9 | 10,8% |
| Uzbekistan | 8,4 | 5,9% | 2 950,6 | 10,0% |
| United States of America | 7,8 | 5,5% | 1 652,7 | 5,6% |
| Germany | 8,5 | 6,0% | 989,0 | 3,4% |
| Turkey | 5,0 | 3,5% | 857,3 | 2,9% |
| Tajikistan | 1,2 | 0,8% | 457,6 | 1,6% |
| Ukraine | 1,3 | 0,9% | 337,4 | 1,1% |
| United Arab Emirates | 1,4 | 1,0% | 332,4 | 1,1% |
| Other | 16,1 | 11,4% | 3 330,5 | 11,3% |
| Total | 141,6 | 100,0% | 29 431,4 | 100,0% |

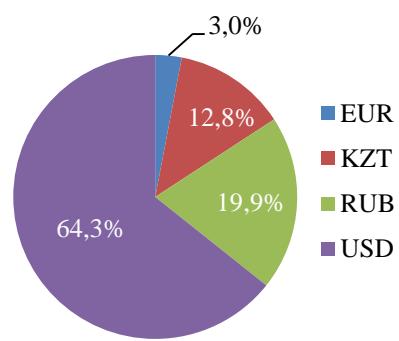
By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (46,1 % of total number of remittances and 64,3% of the total volume) and in Russian rubles (28,5% and 19,9% respectively).

Share from the total number of received remittances



Share from the total volume of received remittances



REMITTANCES WITHIN KAZAKHSTAN

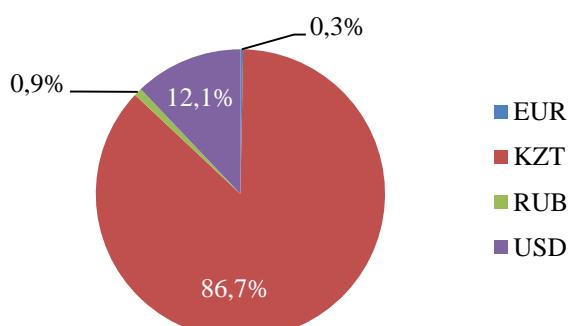
Within Kazakhstan during October 2019 were transferred via IMTS 31,5 thousands transactions in the amount of 4 429,6 mln. KZT.

By IMTS

| IMTS | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|------------------------------|---------------------------------------|--|-------------------|--------------------|
| Golden Crown | 2,4 | 7,7% | 1 367,7 | 30,9% |
| Western Union | 2,5 | 7,9% | 300,4 | 6,8% |
| FASTER | 0,9 | 2,9% | 178,7 | 4,0% |
| CONTACT | 0,2 | 0,5% | 43,9 | 1,0% |
| UNISTREAM | 0,1 | 0,3% | 16,1 | 0,4% |
| Other money transfer systems | 25,5 | 80,7% | 2 522,8 | 57,0% |
| Total | 31,5 | 100,0% | 4 429,6 | 100,0% |

By currencies

Share from the total number of sent remittances



Share from the total volume of sent remittances

