

In December 2019 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 265,8 thousands transactions in the amount of 62 146,0 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 December 2019 is 17,6% of the total number of transfers and 8,9% of the total volume of remittances. The share of remittances sent abroad is 82,4% and 91,1% respectively.

## CROSS-BORDER REMITTANCES

### **REMITTANCES SENT ABROAD**

In December 2019 abroad were transferred via IMTS 219,0 thousands transactions in the amount of 56 587,1 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	160,6	73,3%	42 714,0	75,5%
Western Union	16,9	7,7%	6 310,5	11,2%
UNISTREAM	10,1	4,6%	2 443,7	4,3%
CONTACT	8,4	3,8%	2 423,3	4,3%
MoneyGram	2,1	0,9%	659,4	1,2%
FASTER	2,8	1,3%	439,8	0,8%
BLIZKO	0,03	0,01%	2,7	0,005%
Other money transfer systems	18,2	8,3%	1 593,6	2,8%
<b>Total</b>	<b>219,0</b>	<b>100,0%</b>	<b>56 587,1</b>	<b>100,0%</b>

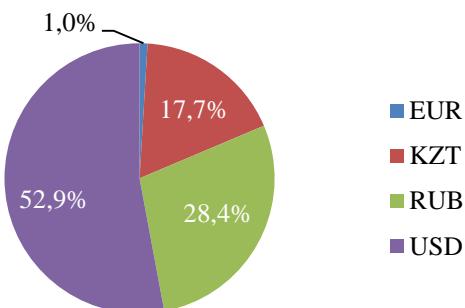
#### *By countries*

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	87,7	40,0%	18 931,8	33,5%
Uzbekistan	55,9	25,5%	8 876,5	15,7%
Turkey	18,4	8,4%	8 519,7	15,1%
Kyrgyzstan	26,7	12,2%	8 351,7	14,8%
China	3,6	1,6%	3 507,2	6,2%
Azerbaijan	5,2	2,4%	1 605,5	2,8%
Georgia	2,6	1,2%	1 542,7	2,7%
Armenia	1,7	0,8%	974,0	1,7%
Ukraine	3,5	1,6%	907,7	1,6%
Tajikistan	5,6	2,6%	745,3	1,3%
Others	8,1	3,7%	2 624,9	4,6%
<b>Total</b>	<b>219,0</b>	<b>100,0%</b>	<b>56 587,1</b>	<b>100,0%</b>

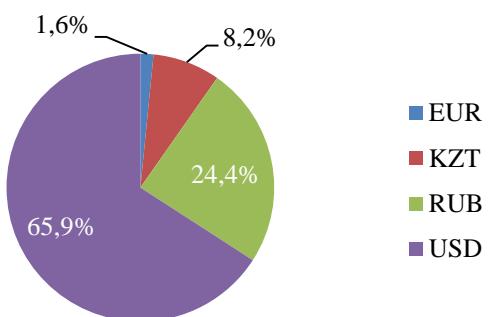
### *By currencies*

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 52,9%, the share of the total volume of sent transfers was 65,9%) and in Russian rubles (the share of the total number of sent transfers was 28,4%, the share of the total volume of sent transfers was 24,4%).

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



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



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

In December 2019 from abroad to Kazakhstan were transferred via IMTS 152,1 thousands transaction in the amount of 27 516,3 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	68,6	45,1%	12 885,8	46,8%
Western Union	38,0	25,0%	6 360,6	23,1%
MoneyGram	13,9	9,1%	3 703,2	13,5%
CONTACT	4,3	2,8%	1 048,9	3,8%
UNISTREAM	4,2	2,7%	751,3	2,7%
FASTER	2,6	1,7%	410,3	1,5%
BLIZKO	0,1	0,1%	8,5	0,003%
Other money transfer systems	20,5	13,5%	2 347,6	8,5%
<b>Total</b>	<b>152,1</b>	<b>100,0%</b>	<b>27 516,3</b>	<b>100,0%</b>

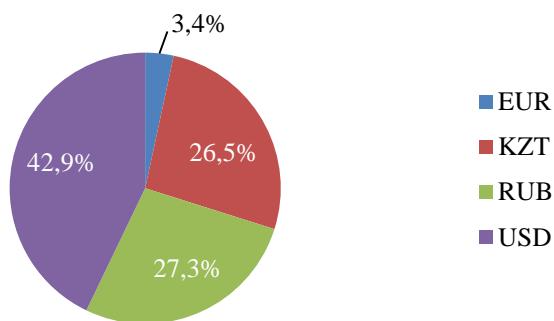
#### *By countries*

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	78,5	51,6%	8 928,3	32,4%
Korea	14,8	9,7%	5 580,3	20,3%
Kyrgyzstan	6,4	4,2%	3 100,3	11,3%
Uzbekistan	10,0	6,6%	2 765,3	10,0%
United States of America	8,2	5,4%	1 683,5	6,1%
Germany	11,3	7,4%	1 074,6	3,9%
Turkey	4,2	2,7%	682,7	2,5%
United Arab Emirates	1,4	0,9%	323,6	1,2%
Georgia	0,6	0,4%	294,3	1,1%
Ukraine	1,3	0,9%	230,6	0,8%
Other	15,5	10,2%	2 852,9	10,4%
<b>Total</b>	<b>152,1</b>	<b>100,0%</b>	<b>27 516,3</b>	<b>100,0%</b>

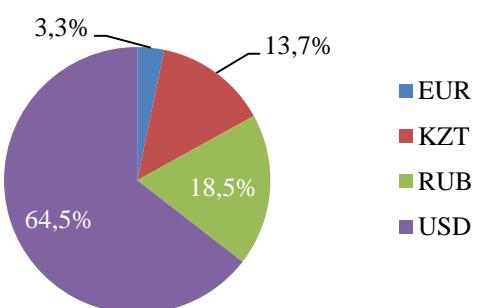
### ***By currencies***

Main share of received remittances carried out through IMTS were transferred in US dollars (42,9 % of total number of remittances and 64,5% of the total volume) and in Russian rubles (27,3% and 18,5% respectively).

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



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



### ***REMITTANCES WITHIN KAZAKHSTAN***

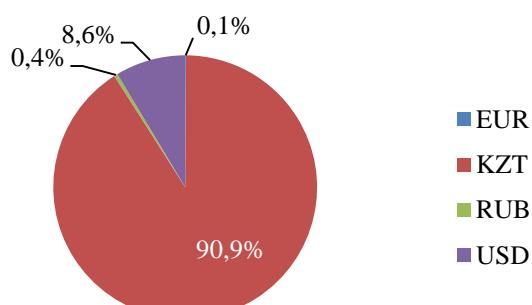
Within Kazakhstan during December 2019 were transferred via IMTS 46,7 thousands transactions in the amount of 5 558,8 mln. KZT.

### ***By IMTS***

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	2,5	5,3%	1 484,9	26,7%
Western Union	2,9	6,2%	788,6	14,2%
FASTER	0,5	1,2%	95,1	1,7%
UNISTREAM	0,1	0,1%	23,4	0,4%
CONTACT	0,03	0,1%	7,6	0,1%
MONEYGRAM	0,001	0,002%	0,1	0,002%
Other money transfer systems	40,8	87,2%	3 159,1	56,8%
<b>Total</b>	<b>46,7</b>	<b>100,0%</b>	<b>5 558,8</b>	<b>100,0%</b>

### ***By currencies***

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



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

