In April 2021 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 282,8 thousands transactions in the amount of 91 118,8 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, 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 2021 is 20,9% of the total number of transfers and 6,8% of the total volume of remittances. The share of remittances sent abroad is 79,1% and 93,2% respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In April 2021 abroad were transferred via IMTS 223,6 thousands transactions in the amount of 84 949,1 mln. KZT.

By IMTS

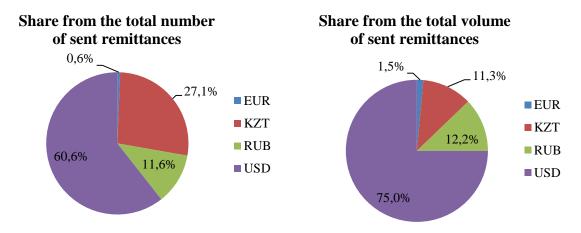
| IMTS | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|----------------------|---|--|----------------------|-----------------------|
| Golden Crown | 187,6 | 83,9% | 68 544,4 | 80,7% |
| CONTACT | 11,6 | 5,2% | 6 080,4 | 7,2% |
| Western Union | 9,3 | 4,1% | 5 210,6 | 6,1% |
| UNISTREAM | 9,8 | 4,4% | 4 140,8 | 4,9% |
| MONEYGRAM | 1,1 | 0,5% | 599,9 | 0,7% |
| Other money transfer | 4,3 | 1,9% | 373,1 | 0,4% |
| systems | | | | |
| Total | 223,6 | 100,0% | 84 949,1 | 100,0% |

By countries

| Country | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|------------|---------------------------------------|--|----------------------|-----------------------|
| Uzbekistan | 88,0 | 39,3% | 21 134,2 | 24,9% |
| Turkey | 29,4 | 13,1% | 18 765,3 | 22,1% |
| Russia | 50,7 | 22,7% | 18 431,7 | 21,7% |
| Kyrgyzstan | 29,2 | 13,0% | 13 352,5 | 15,7% |
| China | 2,4 | 1,1% | 3 027,7 | 3,6% |
| Armenia | 1,6 | 0,7% | 2 478,7 | 2,9% |
| Georgia | 1,7 | 0,7% | 1 650,9 | 1,9% |
| Azerbaijan | 3,0 | 1,3% | 1 153,5 | 1,4% |
| Tajikistan | 10,2 | 4,6% | 1 118,8 | 1,3% |
| Ukraine | 2,3 | 1,0% | 924,8 | 1,1% |
| Others | 5,3 | 2,4% | 2 911,2 | 3,4% |
| Total | 223,6 | 100,0% | 84 949,1 | 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 60,6%, the share of the total volume of sent transfers was 75,0%) and in Russian rubles (the share of the total number of sent transfers was 11,6%, the share of the total volume of sent transfers was 12,2%).



RECEIVED REMITTANCES (FROM ABROAD)

In April 2021 from abroad to Kazakhstan were transferred via IMTS 104,4 thousands transaction in the amount of 25 728,1 mln. KZT.

By IMTS

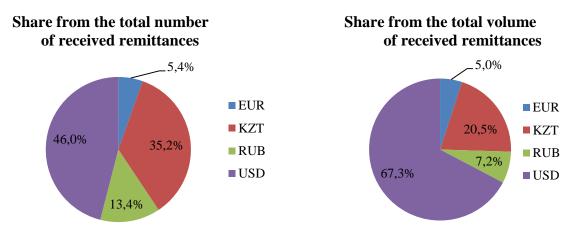
| IMTS | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|------------------------------|---|--|----------------------|--------------------|
| Golden Crown | 49,7 | 47,6% | 14 157,7 | 55,0% |
| Western Union | 32,3 | 30,9% | 6 592,2 | 25,6% |
| MONEYGRAM | 11,2 | 10,7% | 3 252,5 | 12,6% |
| CONTACT | 4,2 | 4,0% | 935,6 | 3,6% |
| UNISTREAM | 2,0 | 1,9% | 569,0 | 2,2% |
| Other money transfer systems | 5,1 | 4,9% | 221,0 | 0,9% |
| Total | 104,4 | 100,0% | 25 728,1 | 100,0% |

By countries

| Country | Number of transactions (in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|--------------------------|---|--|----------------------|-----------------------|
| Russia | 40,0 | 38,3% | 4 771,0 | 18,5% |
| Uzbekistan | 10,3 | 9,9% | 4 405,0 | 17,1% |
| Korea | 7,2 | 6,9% | 4 179,7 | 16,2% |
| Kyrgyzstan | 5,2 | 5,0% | 3 245,5 | 12,6% |
| United States of America | 10,6 | 10,1% | 2 736,7 | 10,6% |
| Germany | 12,0 | 11,5% | 1 621,9 | 6,3% |
| Turkey | 4,3 | 4,2% | 992,0 | 3,9% |
| France | 1,0 | 0,9% | 316,8 | 1,2% |
| United Arab Emirates | 1,0 | 1,0% | 289,6 | 1,1% |
| Ukraine | 1,1 | 1,0% | 271,8 | 1,1% |
| Other | 11,8 | 11,3% | 2 898,1 | 11,3% |
| Total | 104,4 | 100,0% | 25 728,1 | 100,0% |

By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (46,0 % of total number of remittances and 67,3% of the total volume) and in Kazakh tenge (35,2% and 20,5% respectively).



REMITTANCES WITHIN KAZAKHSTAN

Within Kazakhstan during April 2021 were transferred via IMTS 59,2 thousands transactions in the amount of 6 169,7 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 | 1,9 | 3,2% | 1 807,7 | 29,3% |
| Western Union | 1,4 | 2,4% | 164,9 | 2,7% |
| UNISTREAM | 0,4 | 0,6% | 74,0 | 1,2% |
| CONTACT | 0,0 | 0,0% | 5,6 | 0,1% |
| Other money transfer systems | 55,6 | 93,8% | 4 117,6 | 66,7% |
| Total | 59,2 | 100,0% | 6 169,7 | 100,0% |

