

In November 2021 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 273,2 thousand transactions in the amount of 94 731,0 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 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 November 2021 is 23,3% of the total number of transfers and 8,1% of the total volume of remittances. The share of remittances sent abroad is 76,7% and 91,9% respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In November 2021 abroad were transferred via IMTS 209,5 thousands transactions in the amount of 87 047,9 mln. KZT.

By IMTS

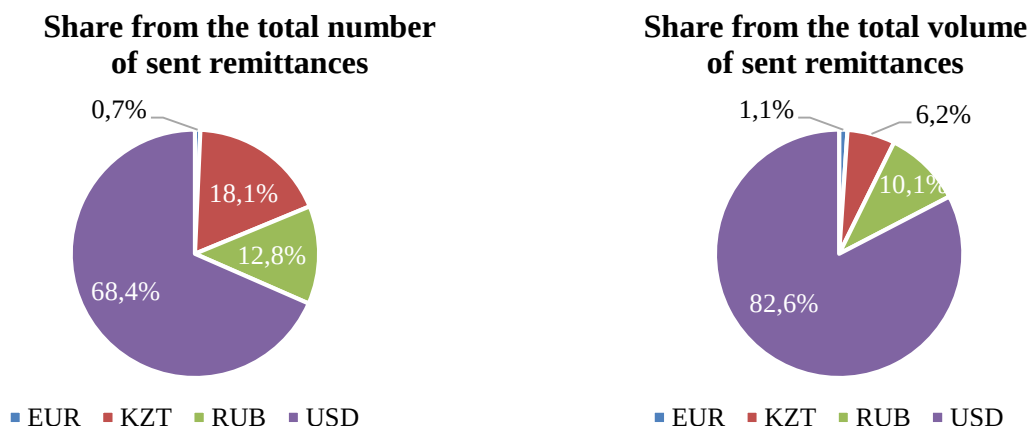
IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	175,3	83,7%	66 414,6	76,3%
CONTACT	16,7	8,0%	12 060,5	13,9%
Western Union	9,3	4,4%	5 910,1	6,8%
MONEYGRAM	1,4	0,7%	1 262,2	1,4%
UNISTREAM	3,6	1,7%	1 044,7	1,2%
Other money transfer systems	3,4	1,6%	355,7	0,4%
Total	209,5	100,0%	87 047,9	100,0%

By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Uzbekistan	84,8	40,5%	23 070,0	26,5%
Turkey	30,8	14,7%	21 396,5	24,6%
Russia	38,8	18,5%	12 831,9	14,7%
Kyrgyzstan	23,7	11,3%	10 999,8	12,6%
Georgia	2,7	1,3%	5 111,8	5,9%
China	3,5	1,7%	4 281,5	4,9%
Armenia	1,6	0,7%	3 055,4	3,5%
Tajikistan	14,8	7,0%	2 100,0	2,4%
Azerbaijan	2,4	1,1%	1 211,9	1,4%
Ukraine	1,8	0,9%	731,9	0,8%
Others	4,7	2,2%	2 257,2	2,6%
Total	209,5	100,0%	87 047,9	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 68,4%, the share of the total volume of sent transfers was 82,6%) and in Russian rubles (the share of the total number of sent transfers was 12,8%, the share of the total volume of sent transfers was 10,1%).



RECEIVED REMITTANCES (FROM ABROAD)

In November 2021 from abroad to Kazakhstan were transferred via IMTS 79,6 thousands transaction in the amount of 22 892,6 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	33,8	42,4%	12 283,5	53,7%
Western Union	28,0	35,1%	5 779,4	25,2%
MONEYGRAM	10,0	12,6%	3 084,6	13,5%
CONTACT	3,2	4,0%	1 261,9	5,5%
UNISTREAM	1,2	1,5%	285,1	1,2%
Other money transfer systems	3,5	4,4%	198,1	0,9%
Total	79,6	100,0%	22 892,6	100,0%

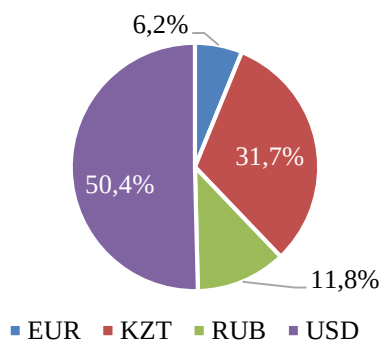
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Uzbekistan	8,2	10,4%	4 894,4	21,4%
Korea	5,4	6,8%	3 033,4	13,3%
Kyrgyzstan	4,1	5,1%	3 000,2	13,1%
United States of America	10,3	12,9%	2 999,2	13,1%
Russia	22,8	28,6%	2 867,6	12,5%
Germany	10,2	12,9%	1 426,2	6,2%
Turkey	4,5	5,6%	1 059,4	4,6%
Ukraine	1,1	1,3%	317,9	1,4%
Georgia	0,5	0,6%	306,7	1,3%
Israel	1,0	1,3%	294,3	1,3%
Other	11,6	14,6%	2 693,2	11,8%
Total	79,6	100%	22 892,6	100,0%

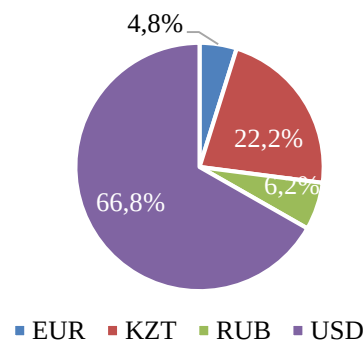
By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (50,4 % of total number of remittances and 66,8% of the total volume) and in Russian rubles (31,7% and 22,2% respectively).

Share from the total number of received remittances



Share from the total volume of received remittances



REMITTANCES WITHIN KAZAKHSTAN

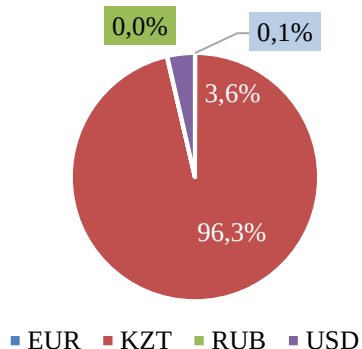
Within Kazakhstan during November 2021 were transferred via IMTS 63,6 thousands transactions in the amount of 7 683,2 mln. KZT.

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	1,4	2,2%	1 522,7	19,8%
Western Union	1,5	2,3%	164,0	2,1%
UNISTREAM	0,2	0,3%	20,3	0,3%
CONTACT	0,0	0,0%	17,2	0,2%
Other money transfer systems	60,6	95,2%	5 958,9	77,6%
Total	63,6	100,0%	7 683,2	100,0%

By currencies

Share from the total number of sent remittances



Share from the total volume of sent remittances

