

In December 2021 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 299,2 thousand transactions in the amount of 97 302,5 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 December 2021 is 24,4% of the total number of transfers and 9,1% of the total volume of remittances. The share of remittances sent abroad is 75,6% and 90,9% respectively.

## **CROSS-BORDER REMITTANCES**

### **REMMITTANCES SENT ABROAD**

In December 2021 abroad were transferred via IMTS 226,3 thousands transactions in the amount of 88 423,3 mln. KZT.

#### ***By IMTS***

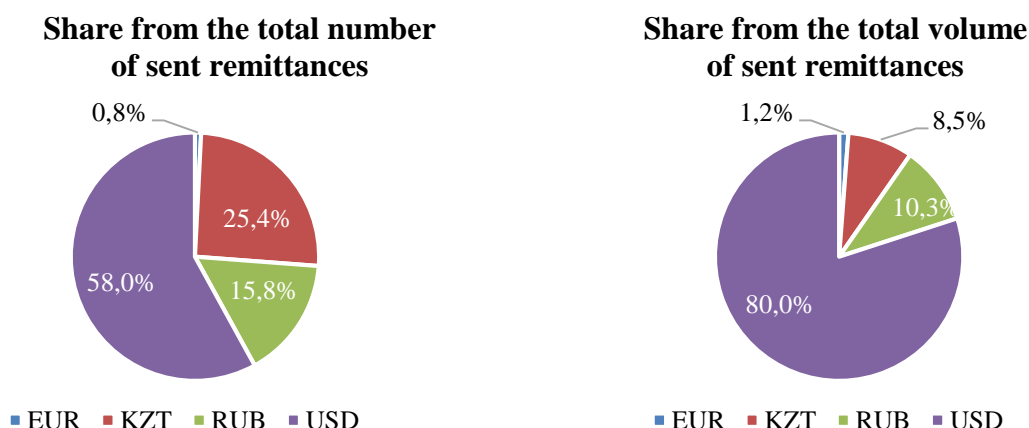
<b>IMTS</b>	<b>Number of transactions (in thousands)</b>	<b>Share of the total number of transactions, %</b>	<b>Volume (mln. KZT)</b>	<b>Share of volume, %</b>
Golden Crown	183,5	81,1%	57 734,4	65,3%
CONTACT	23,0	10,2%	22 302,8	25,2%
Western Union	10,3	4,5%	6 429,5	7,3%
MONEYGRAM	1,4	0,6%	872,0	1,0%
UNISTREAM	3,8	1,7%	719,3	0,8%
Other money transfer systems	4,3	1,9%	365,3	0,4%
<b>Total</b>	<b>226,3</b>	<b>100,0%</b>	<b>88 423,3</b>	<b>100,0%</b>

#### ***By countries***

<b>Country</b>	<b>Number of transactions (in thousands)</b>	<b>Share of the total number of transactions, %</b>	<b>Volume (mln. KZT)</b>	<b>Share of volume, %</b>
Turkey	27,2	12,0%	21 690,4	24,5%
Uzbekistan	80,5	35,6%	19 907,8	22,5%
Russia	61,0	27,0%	15 145,0	17,1%
Kyrgyzstan	23,6	10,4%	10 581,4	12,0%
Georgia	3,5	1,5%	6 603,2	7,5%
China	3,3	1,4%	4 429,9	5,0%
Armenia	1,6	0,7%	2 888,3	3,3%
Tajikistan	14,6	6,5%	2 087,7	2,4%
Azerbaijan	3,0	1,3%	1 741,9	2,0%
Ukraine	2,2	1,0%	858,8	1,0%
Others	5,8	2,6%	2 488,8	2,8%
<b>Total</b>	<b>226,3</b>	<b>100,0%</b>	<b>88 423,3</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 58,0%, the share of the total volume of sent transfers was 80,0%), in tenge (the share of the total number of sent transfers was 25,4%, the share of the total volume of sent transfers was 8,5%) and in Russian rubles (the share of the total number of sent transfers was 15,8%, the share of the total volume of sent transfers was 10,3%).



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

In December 2021 from abroad to Kazakhstan were transferred via IMTS 105,0 thousands transaction in the amount of 27 253,8 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	50,1	47,7%	15 050,8	55,2%
Western Union	33,1	31,5%	6 679,9	24,5%
MONEYGRAM	11,6	11,0%	3 267,6	12,0%
CONTACT	3,9	3,7%	1 749,5	6,4%
UNISTREAM	1,3	1,3%	276,8	1,0%
Other money transfer systems	5,0	4,8%	229,2	0,8%
<b>Total</b>	<b>105,0</b>	<b>100,0%</b>	<b>27 253,8</b>	<b>100,0%</b>

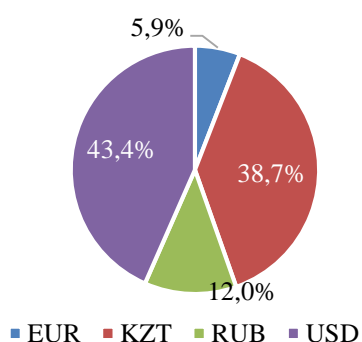
### ***By countries***

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Uzbekistan	11,1	10,6%	5 321,7	19,5%
Russia	33,8	32,2%	4 295,1	15,8%
Korea	6,2	5,9%	3 485,4	12,8%
Kyrgyzstan	5,4	5,2%	3 421,1	12,6%
United States of America	11,5	11,0%	3 203,2	11,8%
Germany	15,5	14,8%	1 889,8	6,9%
Turkey	4,4	4,2%	1 170,0	4,3%
Tajikistan	0,8	0,7%	486,8	1,8%
Israel	1,5	1,4%	372,8	1,4%
Georgia	0,6	0,6%	365,6	1,3%
Other	14,2	13,5%	3 242,3	11,9%
<b>Total</b>	<b>105,0</b>	<b>100,0%</b>	<b>27 253,8</b>	<b>100,0%</b>

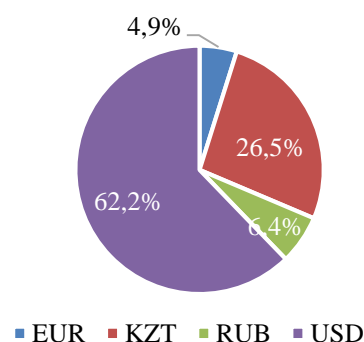
### ***By currencies***

Main share of received remittances carried out through IMTS were transferred in US dollars (43,4 % of total number of remittances and 62,2% of the total volume) and in Russian rubles (38,7% and 26,5% respectively).

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



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



### **REMITTANCES WITHIN KAZAKHSTAN**

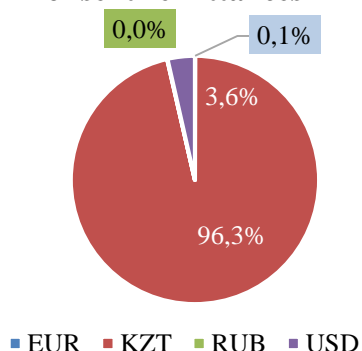
Within Kazakhstan during December 2021 were transferred via IMTS 73,0 thousands transactions in the amount of 8 879,2 mln. KZT.

### ***By IMTS***

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	1,7	2,4%	1 679,3	18,9%
Western Union	1,8	2,5%	175,9	2,0%
CONTACT	0,0	0,0%	66,0	0,7%
UNISTREAM	0,3	0,4%	35,1	0,4%
Other money transfer systems	69,1	94,8%	6 922,9	78,0%
<b>Total</b>	<b>73,0</b>	<b>100,0%</b>	<b>8 879,2</b>	<b>100,0%</b>

### ***By currencies***

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



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

