In April 2022 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 324,0 thousand transactions in the amount of 113,1 bln. 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 2022 is 20,9% of the total number of transfers and 8,4% of the total volume of remittances. The share of remittances sent abroad is 79,1% and 91,6% respectively.

### **CROSS-BORDER REMITTANCES**

#### **REMMITANCES SENT ABROAD**

In April 2022 abroad were transferred via IMTS 256,3 thousands transactions in the amount of 103,6 bln. KZT.

By IMTS

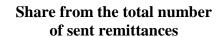
IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	211,4	82,5%	75 563,1	73,0%
CONTACT	19,6	7,7%	12 965,4	12,5%
Western Union	12,8	5,0%	7 616,5	7,4%
MONEYGRAM	4,8	1,9%	6 168,2	6,0%
UNISTREAM	3,8	1,5%	879,1	0,8%
Other money transfer		1,6%		
systems	4,1		371,5	0,4%
Total	256,3	100,0%	103 563,8	100,0%

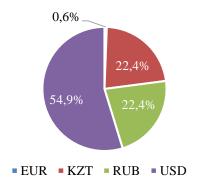
#### By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Turkey	36,078	14,1%	25 715,12	24,8%
Uzbekistan	82,446	32,2%	24 087,78	23,3%
Russia	77,136	30,1%	16 913,30	16,3%
Kyrgyzstan	21,27	8,3%	9 902,87	9,6%
Georgia	4,206	1,6%	9 632,54	9,3%
Armenia	2,093	0,8%	4 239,55	4,1%
China	2,759	1,1%	3 867,80	3,7%
Tajikistan	17,405	6,8%	2 067,65	2,0%
Azerbaijan	2,448	1,0%	1 603,75	1,5%
Republic of Korea	0,907	0,4%	1 129,37	1,1%
Others	9,579	3,7%	4 404,09	4,3%
Total	256,3	100,0%	103 563,8	100,0%

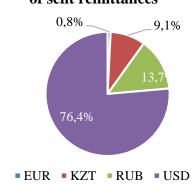
# By currencies

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 54,9%, the share of the total volume of sent transfers was 76,4%).





# Share from the total volume of sent remittances



# RECEIVED REMITTANCES (FROM ABROAD)

In April 2022 from abroad to Kazakhstan were transferred via IMTS 180,2 thousands transaction in the amount of 52,467 bln. KZT.

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	80,4	44,6%	27 847,5	53,1%
Western Union	54,8	30,4%	12 483,6	23,8%
MONEYGRAM	32,9	18,3%	10 076,3	19,2%
CONTACT	3,1	1,7%	863,3	1,6%
UNISTREAM	4,0	2,2%	976,2	1,9%
Other money transfer systems	5,0	2,7%	220,1	0,4%
Total	180,2	100,0%	52 467	100,0%

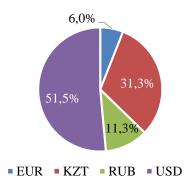
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	71,8	39,9%	18 311,2	34,9%
United States of America	27,9	15,5%	8 316,1	15,9%
Republic of Korea	11,8	6,6%	5 941,8	11,3%
Kyrgyzstan	5,5	3,1%	4 981,1	9,5%
Uzbekistan	7,7	4,3%	3 291,2	6,3%
Germany	21,3	11,8%	3 268,0	6,2%
Turkey	7,8	4,3%	1 940,3	3,7%
France	1,6	0,9%	478,3	0,9%
United Arab Emirates	1,7	1,0%	475,1	0,9%
Georgia	0,8	0,5%	452,5	0,9%
Others	22,2	12,3%	5 011,4	9,6%
Total	180,2	100,0%	52 467	100,0%

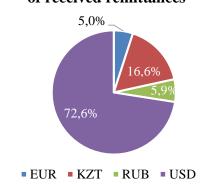
### By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (51,5 % of total number of remittances and 72,6% of the total volume) and and Kazakhstan tenge (31,3% and 16,6%, respectively)

Share from the total number of received remittances



Share from the total volume of received remittances



## <u>REMITTANCES WITHIN KAZAKHSTAN</u>

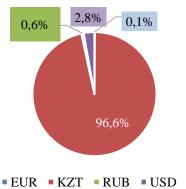
Within Kazakhstan during April 2022 were transferred via IMTS 67,6 thousands transactions in the amount of 9,512 bln. KZT.

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	2,0	2,9%	2 688,8	28,3%
Western Union	0,9	1,3%	112,7	1,2%
UNISTREAM	0,1	0,2%	11,5	0,1%
CONTACT	0,02	0,03%	55,9	0,6%
Other money transfer	64,6	95,6%	6 642,7	69,8%
systems				
Total	67,6	100,0%	9 511,6	100,0%

By currencies

Share from the total number of sent remittances



# Share from the total volume of sent remittances

