

In July 2022 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 280.9 thousand transactions in the amount of 95.1 billion tenge. In comparison with July 2021, the number and volume of money transfers sent decreased by 2.4% and 2.2%, respectively. Compared to June 2022, the number of money transfers decreased by 0.1% and the volume decreased by 19.7%.

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 July 2022 is 26.5% of the total number of transfers and 8.8% of the total volume of remittances. The share of remittances sent abroad is 73.5% and 91.2%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In July 2022 abroad were transferred via IMTS 206.5 thousands transactions in the amount of 86.7 billion tenge. Compared to June 2022, the number and volume of money transfers sent decreased by 22% and 17%, respectively. Compared to July of last year, the number and volume of money transfers sent decreased by 11% and 6%, respectively.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Uzbekistan – 33.6 billion tenge (share of volume – 38,8%), Turkey – 18.0 billion tenge (share – 20,7%), Russia – 15.6 billion tenge (share – 17,9%), Georgia – 5.0 billion tenge (share – 5,8%), as well as China – 3.5 billion tenge (share – 4,0%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	178,3	86,3%	71 339,2	82,2%
CONTACT	12,7	6,2%	7 257,7	8,4%
Western Union	7,6	3,7%	5 648,8	6,5%
MONEYGRAM	1,9	0,9%	1 562,7	1,8%
UNISTREAM	2,2	1,1%	608,9	0,7%
Other money transfer systems	3,8	1,8%	330,1	0,4%
Total	206,5	100,0%	86 747,4	100,0%

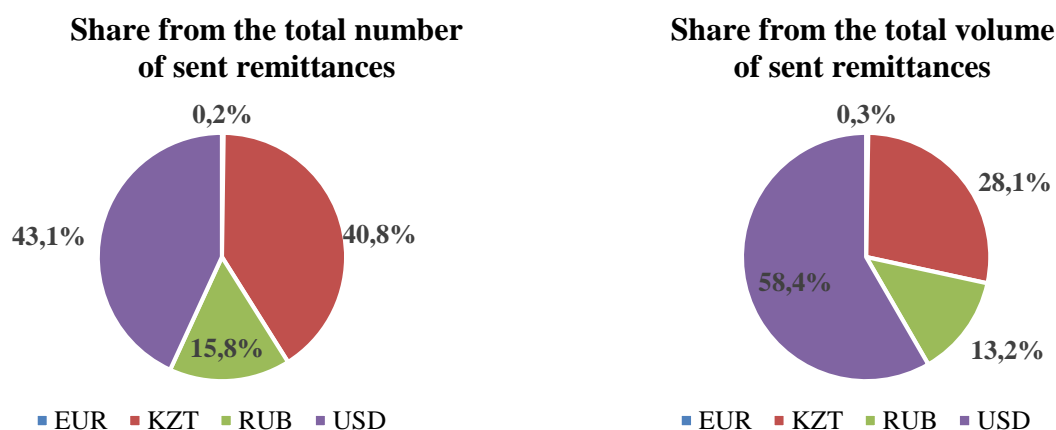
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Uzbekistan	86,1	41,7%	33 637,2	38,8%
Turkey	23,3	11,3%	17 979,1	20,7%
Russia	54,2	26,2%	15 562,0	17,9%
Georgia	2,7	1,3%	5 010,7	5,8%
China	2,5	1,2%	3 483,8	4,0%
Kyrgyzstan	11,6	5,6%	3 314,0	3,8%

Tajikistan	16,8	8,2%	2 204,3	2,5%
Azerbaijan	2,3	1,1%	1 201,8	1,4%
Armenia	0,7	0,4%	921,7	1,1%
Ukraine	2,1	1,0%	865,7	1,0%
Others	4,3	2,1%	2 567,1	3,0%
Total	206,5	100,0%	86 747,4	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 43.1%, the share of the total volume of sent transfers was 58.4%) and in Kazakhstan tenge (40.8% and 28.1%, respectively).



RECEIVED REMITTANCES (FROM ABROAD)

In July 2022 from abroad to Kazakhstan were transferred via IMTS 165.5 thousands transaction in the amount of 88.2 billion tenge. Compared to July 2022, the number and volume of money transfers received decreased by 6% and 4%, respectively. Compared to July of last year, the number and volume of money transfers received increased by 71% and 3.7 times, respectively.

In terms of the amount of money received from abroad, the leaders are: Russia – 54.6 billion tenge (share of volume - 62,0%), Kyrgyzstan – 15.3 billion tenge (share - 17,3%), Uzbekistan – 3.7 billion tenge (share - 4,2%), the United States of America – 3.6 billion tenge (share - 4,1%), as well as the Republic of Korea – 3.3 billion tenge (share - 3,8%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	116,5	70,4%	70 347,6	79,8%
Western Union	22,6	13,7%	6 225,6	7,1%
MONEYGRAM	7,2	4,4%	5 161,3	5,9%
CONTACT	10,2	6,2%	3 683,8	4,2%
UNISTREAM	4,8	2,9%	2 453,9	2,8%
Other money transfer systems	4,1	2,4%	292,3	0,3%
Total	165,5	100,0%	88 164,4	100,0%

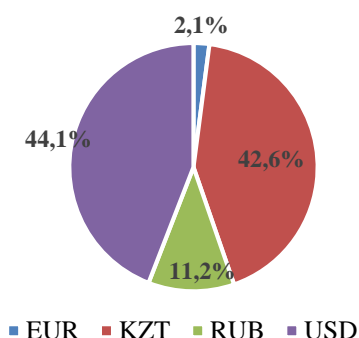
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	106,2	64,2%	54 619,1	62,0%
Kyrgyzstan	6,3	3,8%	15 283,3	17,3%
Uzbekistan	6,5	3,9%	3 721,7	4,2%
United States of America	10,3	6,2%	3 608,6	4,1%
Republic of Korea	6,0	3,6%	3 343,9	3,8%
Germany	8,7	5,3%	1 448,9	1,6%
Turkey	4,7	2,8%	1 412,8	1,6%
Tajikistan	4,5	2,7%	570,4	0,6%
Georgia	0,7	0,4%	515,5	0,6%
Belarus	0,4	0,2%	462,2	0,5%
Others	11,1	6,7%	3 178,1	3,6%
Total	165,5	100,0%	88 164,4	100,0%

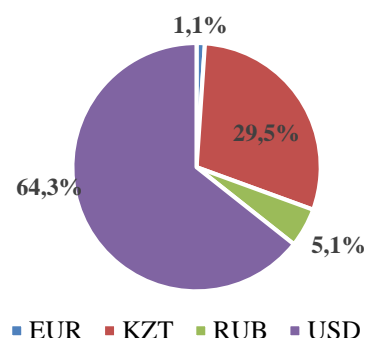
By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (44.1% of total number of remittances and 64.3% of the total volume) and and Kazakhstan tenge (42.6% and 29.5%, respectively).

Share from the total number of received remittances



Share from the total volume of received remittances



REMITTANCES WITHIN KAZAKHSTAN

Within Kazakhstan during July 2022 were transferred via IMTS 74.4 thousands transactions in the amount of 8.4 billion tenge. Compared to June 2022, the number of money transfers increased by 4 times, but the volume decreased by 40%. Compared to July of last year, the number and volume of money transfers in Kazakhstan increased by 35.5% and 63.0%, respectively.

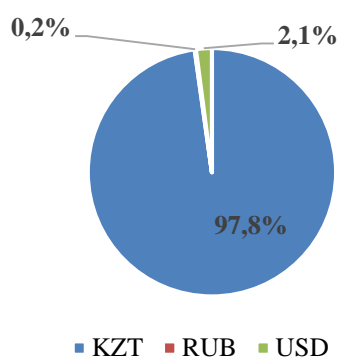
By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	1,4	1,8%	1 651,8	19,8%
Western Union	0,7	0,9%	128,9	1,5%
UNISTREAM	0,1	0,1%	7,1	0,1%
CONTACT	0,0	0,0%	26,3	0,3%
Other money transfer systems	72,3	97,2%	6 544,1	78,3%

Total	74,4	100,0%	8 358,2	100,0%
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By currencies

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



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

