

In October 2022 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 222.3 thousand transactions in the amount of 94.2 billion tenge. In comparison with October 2021, the number and volume of money transfers sent decreased by 23.5% and 6.0%, respectively. Compared to September 2022, there is also a decrease in the number of transfers by 7.9% and the volume of transactions by 6.3%.

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 October 2022 is 5.1% of the total number of transfers and 5.2% of the total volume of remittances. The share of remittances sent abroad is 94.9% and 94.8%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In October 2022 abroad were transferred via IMTS 210.9 thousands transactions in the amount of 89.3 billion tenge. Compared to September 2022, the number and volume of money transfers sent decreased by 7.2% and 4.5%, respectively. Compared to October of last year, the number and volume of money transfers sent decreased by 7.2% and 4.5%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Turkey – 28.1 billion tenge (share – 31.5%), Uzbekistan – 25.2 billion tenge (share of volume – 28.3%), Russia – 17.6 billion tenge (share – 19.7%), Georgia – 4.1 billion tenge (share – 4.6%), as well as China – 3.2 billion tenge (share – 3.5%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	178,7	84,7%	66 011,3	73,9%
CONTACT	16,8	8,0%	15 075,5	16,9%
Western Union	7,7	3,6%	5 861,7	6,6%
MONEYGRAM	1,9	0,9%	1 429,5	1,6%
UNISTREAM	2,7	1,3%	615,0	0,7%
Other money transfer systems	3,1	1,5%	331,6	0,4%
Total	210,9	100,0%	89 324,6	100,0%

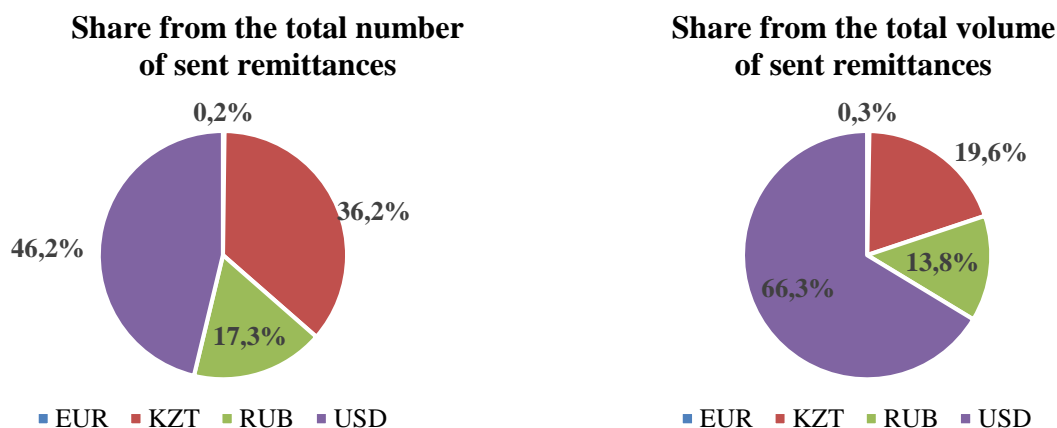
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Turkey	34,6	16,4%	28 120,1	31,5%
Uzbekistan	69,8	33,1%	25 247,2	28,3%
Russia	65,5	31,1%	17 570,0	19,7%
Georgia	2,6	1,2%	4 077,6	4,6%
China	2,5	1,2%	3 159,1	3,5%

Kyrgyzstan	11,3	5,3%	3 066,1	3,4%
Tajikistan	15,3	7,2%	2 369,0	2,7%
Azerbaijan	2,2	1,0%	1 228,2	1,4%
Republic of Korea	0,8	0,4%	978,3	1,1%
Ukraine	1,9	0,9%	775,7	0,9%
Others	4,5	2,1%	2 733,2	3,1%
Total	210,9	100,0%	89 324,6	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 46.2%, the share of the total volume of sent transfers was 66.3%) and in Kazakhstan tenge (36.2% and 19.6%, respectively).



RECEIVED REMITTANCES (FROM ABROAD)

In October 2022 from abroad to Kazakhstan were transferred via IMTS 179.6 thousands transaction in the amount of 74.3 billion tenge. Compared to September 2022, the number of money transfers received increased by 10.8%, and the volume decreased by 5.2%. Compared to October last year, the number of money transfers received increased 2.2 times, and the volume increased 3.2 times.

In terms of the amount of money received from abroad, the leaders are: Russia – 42.7 billion tenge (share of volume – 57.5%), Kyrgyzstan – 10.4 billion tenge (share – 14.0%), Uzbekistan – 7.6 billion tenge (share – 10.2%), the United States of America – 3.5 billion tenge (share – 4.7%), as well as the Republic of Korea – 2.8 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	119,1	66,3%	48 140,3	64,8%
CONTACT	13,2	7,3%	9 976,0	13,4%
Western Union	23,0	12,8%	7 331,5	9,9%
MONEYGRAM	11,5	6,4%	4 837,7	6,5%

UNISTREAM	9,2	5,1%	3 774,6	5,1%
Other money transfer systems	3,7	2,1%	238,9	0,3%
Total	179,6	100,0%	74 299,1	100,0%

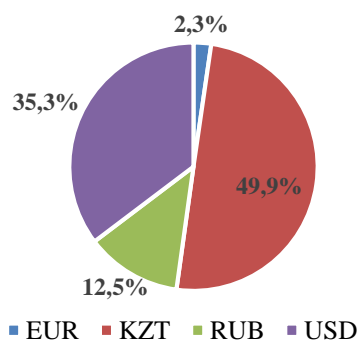
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	123,4	68,7%	42 712,2	57,5%
Kyrgyzstan	6,7	3,7%	10 370,2	14,0%
Uzbekistan	7,6	4,2%	7 583,3	10,2%
United States of America	10,6	5,9%	3 476,2	4,7%
Republic of Korea	5,6	3,1%	2 848,7	3,8%
Turkey	4,6	2,6%	1 665,5	2,2%
Germany	7,6	4,2%	1 237,8	1,7%
Georgia	0,7	0,4%	556,3	0,7%
Tajikistan	0,9	0,4%	441,4	0,6%
Israel	1,1	0,6%	337,9	0,5%
Others	11,0	6,1%	3 069,5	4,1%
Total	179,6	100,0%	74 299,1	100,0%

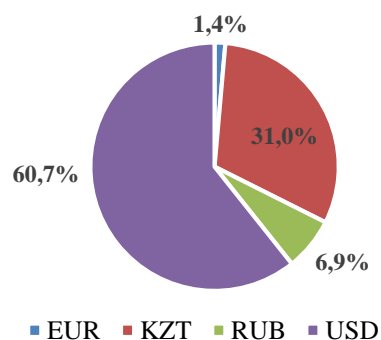
By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (35.3% of total number of remittances and 60.7% of the total volume) and and Kazakhstan tenge (49.9% and 31.0%, respectively).

Share from the total number of received remittances



Share from the total volume of received remittances



REMITTANCES WITHIN KAZAKHSTAN

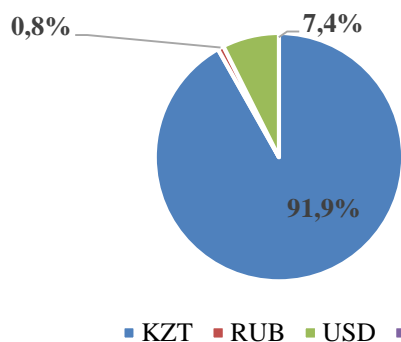
Within Kazakhstan during October 2022 were transferred via IMTS 11.4 thousands transactions in the amount of 4.9 billion tenge. Compared to September 2022, the number of money transfers decreased by 26.6%, and the volume of transactions by 26.1%. Compared to October last year, the number of money transfers in Kazakhstan decreased by 82.0%, and the volume of transactions increased by 27.5%.

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	1,3	11,6%	1 509,5	30,8%
CONTACT	0,01	0,1%	37,9	0,8%
Western Union	0,01	0,1%	18,4	0,4%
UNISTREAM	0,03	0,3%	2,8	0,1%
Other money transfer systems	10,0	87,9%	3 333,1	68,0%
Total	11,4	100,0%	4 901,7	100,0%

By currencies

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



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

