

In December 2022 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 221.3 thousand transactions in the amount of 79.9 billion tenge. In comparison with December 2021, the number of money transfers sent decreased by 26.0% and the volume of transactions increased by 17.9%. Compared to November 2022, there is a decrease in the number of transfers by 2.7% and the volume of transactions by 16.6%.

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 2022 is 7.3% of the total number of transfers and 6.7% of the total volume of remittances. The share of remittances sent abroad is 92.7% and 93.3%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In December 2022 abroad were transferred via IMTS 205.1 thousands transactions in the amount of 74.6 billion tenge. Compared to November 2022, the number and volume of money transfers sent decreased by 3.0% and 17.9%, respectively. Compared to December of last year, the number and volume of money transfers sent also decreased by 9.3% and 15.6%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Turkey – 21.4 billion tenge (share – 28.7%), Russia – 20.4 billion tenge (share of volume – 27.4%), Uzbekistan – 13.8 billion tenge (share – 18.5%), Georgia – 6.1 billion tenge (share – 8.2%), as well as China – 3.4 billion tenge (share – 4.6%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	174,3	85,0%	55 604,35	74,5%
CONTACT	12,7	6,2%	10 090,01	13,5%
Western Union	8,5	4,2%	6 251,85	8,4%
MONEYGRAM	2,1	1,0%	1 488,50	2,0%
UNISTREAM	3,9	1,9%	809,96	1,1%
Other money transfer systems	3,6	1,7%	351,76	0,5%
Total	205,1	100,0%	74 596,42	100,0%

By countries

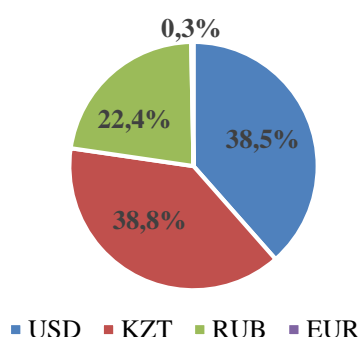
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Turkey	29,2	14,2%	21 374,4	28,7%
Russia	92,3	45,0%	20 406,5	27,4%
Uzbekistan	46,3	22,6%	13 800,4	18,5%
Georgia	3,3	1,6%	6 090,6	8,2%
China	2,5	1,2%	3 409,3	4,6%

Kyrgyzstan	9,7	4,7%	2 307,1	3,1%
Tajikistan	11,5	5,6%	1 718,8	2,3%
Azerbaijan	2,2	1,0%	1 292,6	1,7%
Ukraine	2,0	1,0%	782,7	1,0%
Armenia	0,6	0,3%	645,0	0,9%
Others	5,6	2,7%	2 769,0	3,7%
Total	205,1	100,0%	74 596,4	100,0%

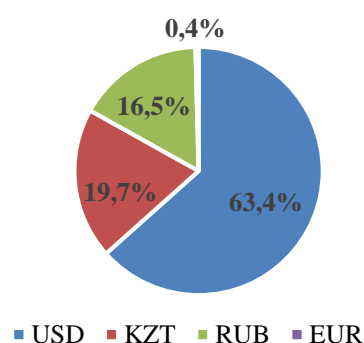
By currencies

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 38.5%, the share of the total volume of sent transfers was 63.4%) and in Kazakhstan tenge (38.8% and 19.7%, respectively).

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



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



RECEIVED REMITTANCES (FROM ABROAD)

In December 2022 from abroad to Kazakhstan were transferred via IMTS 126.2 thousands transaction in the amount of 43.1 billion tenge. Compared to November 2022, the number and volume of money transfers received decreased by 6.4% and 31.5%, respectively. Compared to December last year, the number of money transfers received increased by 20.2%, and the volume increased by 58.1%.

In terms of the amount of money received from abroad, the leaders are: Russia – 20.1 billion tenge (share of volume – 46.6%), Uzbekistan – 4.6 billion tenge (share – 10.7%), Kyrgyzstan – 3.6 billion tenge (share – 8.3%), the Republic of Korea – 3.4 billion tenge (share – 7.8%), as well as the United States of America – 3.2 billion tenge (share – 7.5%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	60,7	48,1%	23 203,4	53,8%
CONTACT	6,6	5,2%	3 713,0	8,6%
Western Union	26,8	21,3%	7 550,5	17,5%
MONEYGRAM	12,9	10,2%	4 093,8	9,5%
UNISTREAM	13,9	11,0%	4 228,9	9,8%
Other money transfer systems	5,3	4,2%	301,9	0,7%
Total	126,2	100,0%	43 091,5	100,0%

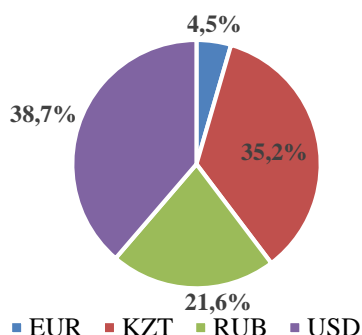
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	67,1	53,1%	20 072,0	46,6%
Uzbekistan	6,9	4,7%	4 627,6	10,7%
Kyrgyzstan	4,0	6,2%	3 583,9	8,3%
Republic of Korea	6,0	4,7%	3 366,3	7,8%
United States of America	11,0	8,2%	3 238,2	7,5%
Turkey	4,8	3,7%	1 746,2	4,1%
Germany	11,1	6,3%	1 691,7	3,9%
Georgia	0,9	0,6%	800,3	1,9%
Israel	1,3	0,9%	345,4	0,8%
France	0,9	0,7%	317,4	0,7%
Others	12,2	8,6%	3 302,4	7,7%
Total	126,2	100,0%	43 091,5	100,0%

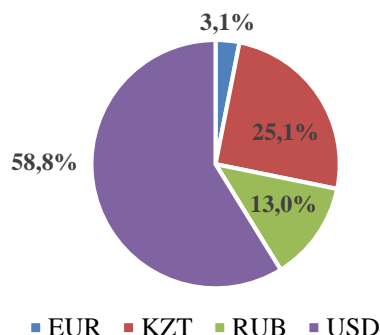
By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (38.7% of total number of remittances and 58.8% of the total volume) and and Kazakhstan tenge (35.2% and 25.1%, respectively).

Share from the total number of received remittances



Share from the total volume of received remittances



REMITTANCES WITHIN KAZAKHSTAN

Within Kazakhstan during December 2022 were transferred via IMTS 16.1 thousands transactions in the amount of 5.3 billion tenge. Compared to November 2022, the number and the volume of money transfers increased by 2.1% and 6.6%, respectively. Compared to December last year, the number of money transfers in Kazakhstan decreased by 77.9%, and the volume of transactions decreased by 40.0%.

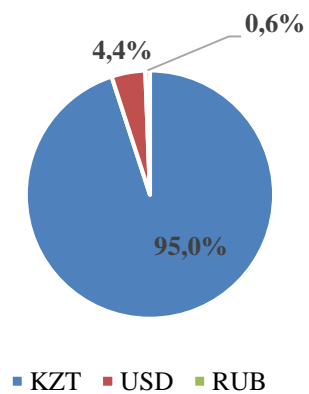
By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	1,2	7,5%	1 280,5	24,1%
CONTACT	0,004	0,0%	1,5	0,0%
Western Union	0,02	0,1%	18,2	0,3%
UNISTREAM	0,1	0,4%	5,9	0,1%
Other money transfer	14,8	92,0%	4 017,7	75,5%

systems				
Total	16,1	100,0%	5 323,7	100,0%

By currencies

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



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

