

In September 2022 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 241.3 thousand transactions in the amount of 100.6 billion tenge. In comparison with September 2021, the number and volume of money transfers sent decreased by 3.6% and 1.5%, respectively. Compared to August 2022, there is also a decrease in the number of transfers by 24.6% and the volume of transactions by 10.8%.

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 September 2022 is 6.5% of the total number of transfers and 6.6% of the total volume of remittances. The share of remittances sent abroad is 93.5% and 93.4%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In September 2022 abroad were transferred via IMTS 225.7 thousands transactions in the amount of 93.9 billion tenge. Compared to August 2022, the number and volume of money transfers sent decreased by 7.4% and 9.0%, respectively. Compared to September of last year, the number and volume of money transfers sent decreased by 3.8% and 3.4%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Uzbekistan – 31.4 billion tenge (share of volume – 33.4%), Turkey – 25.6 billion tenge (share – 27.2%), Russia – 17.6 billion tenge (share – 18.7%), Georgia – 4.7 billion tenge (share – 5.0%), as well as Kyrgyzstan – 3.3 billion tenge (share – 3.6%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	195,0	86,4%	74 145,4	78,9%
CONTACT	15,4	6,8%	11 663,4	12,4%
Western Union	7,7	3,4%	5 749,6	6,1%
MONEYGRAM	2,0	0,9%	1 472,9	1,6%
UNISTREAM	2,4	1,1%	599,9	0,6%
Other money transfer systems	3,2	1,4%	336,4	0,4%
Total	225,7	100,0%	93 967,5	100,0%

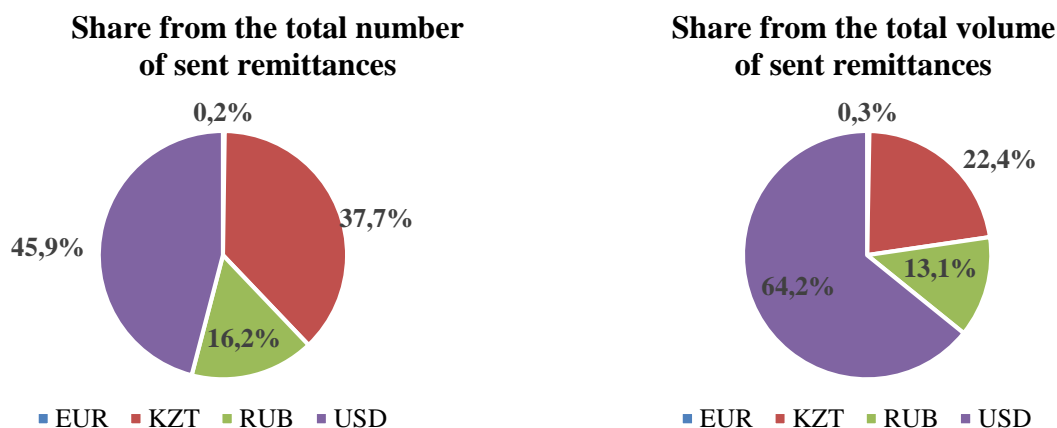
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Uzbekistan	84,2	37,3%	31 413,4	33,4%
Turkey	32,8	14,5%	25 600,5	27,2%
Russia	64,9	28,8%	17 603,1	18,7%
Georgia	3,0	1,3%	4 737,4	5,0%
Kyrgyzstan	12,2	5,4%	3 345,9	3,6%

China	2,4	1,0%	3 044,9	3,2%
Tajikistan	16,5	7,3%	2 420,7	2,6%
Azerbaijan	2,4	1,1%	1 264,3	1,3%
Republic of Korea	0,8	0,4%	1 115,4	1,2%
Ukraine	2,0	0,9%	894,8	1,0%
Others	4,5	2,0%	2 527,3	2,7%
Total	225,7	100,0%	93 967,5	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 45.9%, the share of the total volume of sent transfers was 64.2%) and in Kazakhstan tenge (37.7% and 22.4%, respectively).



RECEIVED REMITTANCES (FROM ABROAD)

In September 2022 from abroad to Kazakhstan were transferred via IMTS 162.1 thousands transaction in the amount of 70.6 billion tenge. Compared to August 2022, the number of money transfers received increased by 3.4%, and the volume decreased by 1.0%. Compared to September last year, the number of money transfers received increased by 94.8%, and the volume increased 2.9 times.

In terms of the amount of money received from abroad, the leaders are: Russia – 36.0 billion tenge (share of volume – 51.0%), Kyrgyzstan – 13.6 billion tenge (share – 19.4%), Uzbekistan – 6.2 billion tenge (share – 8.9%), the United States of America – 3.7 billion tenge (share – 5.3%), as well as the Republic of Korea – 3.1 billion tenge (share - 4,4%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	107,1	66,0%	46 899,0	66,4%
CONTACT	10,1	6,2%	8 103,7	11,5%
Western Union	24,8	15,3%	7 684,8	10,9%
MONEYGRAM	11,7	7,2%	5 579,7	7,9%
UNISTREAM	5,0	3,1%	2 128,0	3,0%
Other money transfer systems	3,5	2,2%	251,3	0,4%
Total	162,1	100,0%	70 646,4	100,0%

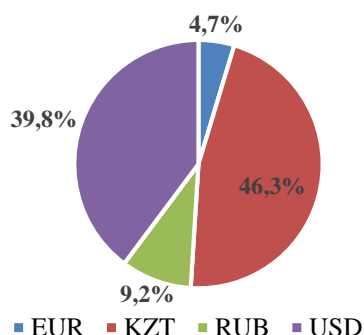
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	103,0	63,5%	36 017,4	51,0%
Kyrgyzstan	8,3	5,1%	13 684,9	19,4%
Uzbekistan	7,0	4,3%	6 259,1	8,9%
United States of America	10,8	6,7%	3 746,1	5,3%
Republic of Korea	5,9	3,6%	3 097,2	4,4%
Turkey	5,2	3,2%	1 787,5	2,5%
Germany	8,8	5,4%	1 507,5	2,1%
Georgia	0,7	0,4%	481,7	0,7%
Tajikistan	0,7	0,4%	433,1	0,6%
Israel	1,1	0,7%	368,3	0,5%
Others	10,7	6,6%	3 263,7	4,6%
Total	162,1	100,0%	70 646,4	100,0%

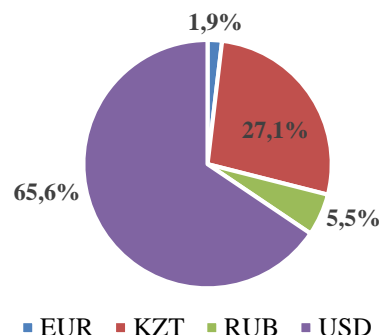
By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (39.8% of total number of remittances and 65.6% of the total volume) and and Kazakhstan tenge (46.3% and 27.1%, respectively).

Share from the total number of received remittances



Share from the total volume of received remittances



REMITTANCES WITHIN KAZAKHSTAN

Within Kazakhstan during September 2022 were transferred via IMTS 15.6 thousands transactions in the amount of 6.6 billion tenge. Compared to August 2022, the number of money transfers decreased by 79.6%, and the volume of transactions by 30.5%. Compared to September last year, the number of money transfers in Kazakhstan decreased by 0.8%, and the volume of transactions increased by 37.2%.

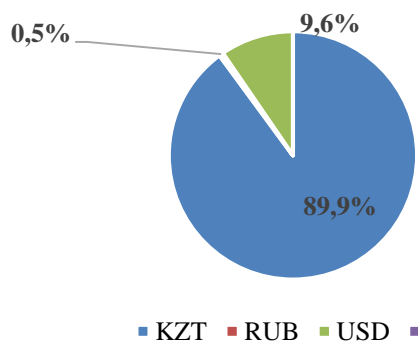
By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	1,3	8,4%	1 772,1	26,7%
CONTACT	0,0	0,2%	124,7	1,9%
Western Union	0,6	4,1%	97,0	1,5%
UNISTREAM	0,1	0,4%	7,0	0,1%
Other money transfer	13,5	86,9%	4 630,0	69,8%

systems				
Total	15,6	100,0%	6 630,8	100,0%

By currencies

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



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

