

In November 2022 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 234.6 thousand transactions in the amount of 98.6 billion tenge. In comparison with November 2021, the number of money transfers sent decreased by 14.1% and the volume of transactions increased by 4.1%. Compared to October 2022, there is a decrease in the number of transfers by 5.5% and the volume of transactions by 4.6%.

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 November 2022 is 6.7% of the total number of transfers and 5.1% of the total volume of remittances. The share of remittances sent abroad is 93.3% and 94.9%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In November 2022 abroad were transferred via IMTS 218.8 thousands transactions in the amount of 93.6 billion tenge. Compared to October 2022, the number and volume of money transfers sent increased by 3.8% and 4.8%, respectively. Compared to November of last year, the number and volume of money transfers sent also increased by 4.4% and 7.5%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Turkey – 33.2 billion tenge (share – 35.5%), Russia – 23.1 billion tenge (share of volume – 24.6%), Uzbekistan – 17.6 billion tenge (share – 18.8%), Georgia – 5.5 billion tenge (share – 5.8%), as well as China – 3.8 billion tenge (share – 4.1%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	177,4	81,1%	62 446,8	66,7%
CONTACT	17,8	8,1%	19 368,7	20,7%
Western Union	7,9	3,6%	6 135,3	6,6%
MONEYGRAM	2,1	0,9%	1 762,3	1,9%
UNISTREAM	10,4	4,7%	3 562,5	3,8%
Other money transfer systems	3,2	1,4%	328,1	0,4%
Total	218,8	100,0%	93 603,7	100,0%

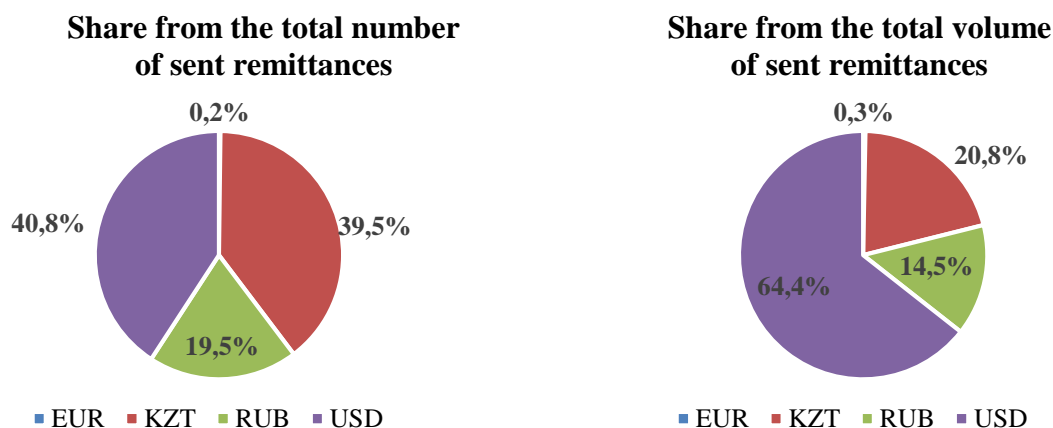
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Turkey	38,4	17,5%	33 241,1	35,5%
Russia	85,2	39,0%	23 068,8	24,6%
Uzbekistan	55,7	25,5%	17 630,7	18,8%
Georgia	3,1	1,4%	5 455,4	5,8%
China	2,9	1,3%	3 800,7	4,1%

Kyrgyzstan	10,6	4,8%	2 738,5	2,9%
Tajikistan	13,2	6,1%	1 974,1	2,1%
Azerbaijan	2,1	1,0%	1 223,2	1,3%
Armenia	0,6	0,3%	826,4	0,9%
Ukraine	1,8	0,8%	728,4	0,8%
Others	5,2	2,4%	2 916,5	3,1%
Total	218,8	100,0%	93 603,7	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 40.8%, the share of the total volume of sent transfers was 64.4%) and in Kazakhstan tenge (39.5% and 20.8%, respectively).



RECEIVED REMITTANCES (FROM ABROAD)

In November 2022 from abroad to Kazakhstan were transferred via IMTS 127.5 thousands transaction in the amount of 60.1 billion tenge. Compared to October 2022, the number and volume of money transfers received decreased by 29.0% and 19.1%, respectively. Compared to November last year, the number of money transfers received increased by 60.1%, and the volume increased 2.6 times.

In terms of the amount of money received from abroad, the leaders are: Russia – 31.3 billion tenge (share of volume – 52.0%), Kyrgyzstan – 8.3 billion tenge (share – 13.7%), Uzbekistan – 6.7 billion tenge (share – 11.1%), the Republic of Korea – 3.3 billion tenge (share – 5.5%), as well as the United States of America – 3.3 billion tenge (share – 5.4%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	65,2	51,1%	30 938,9	51,4%
CONTACT	16,6	13,0%	13 823,3	23,0%
Western Union	24,3	19,1%	8 506,7	14,1%
MONEYGRAM	11,4	9,0%	4 343,6	7,2%
UNISTREAM	6,4	5,0%	2 280,0	3,8%
Other money transfer systems	3,6	2,8%	243,4	0,4%
Total	127,5	100,0%	60 135,8	100,0%

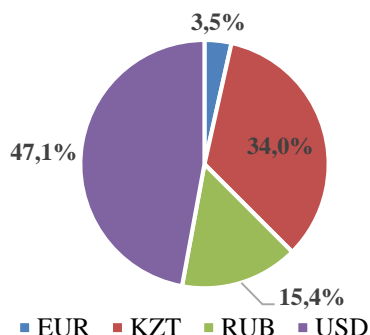
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	70,8	55,5%	31 292,7	52,0%
Kyrgyzstan	5,9	4,7%	8 262,1	13,7%
Uzbekistan	7,9	6,2%	6 660,0	11,1%
Republic of Korea	6,1	4,7%	3 295,4	5,5%
United States of America	10,4	8,2%	3 257,3	5,4%
Turkey	4,7	3,7%	1 674,1	2,8%
Germany	8,0	6,3%	1 336,0	2,2%
Georgia	0,8	0,6%	572,9	1,0%
Israel	1,1	0,9%	367,7	0,6%
Tajikistan	0,9	0,7%	362,5	0,6%
Others	11,0	8,6%	3 055,1	5,1%
Total	127,5	100,0%	60 135,8	100,0%

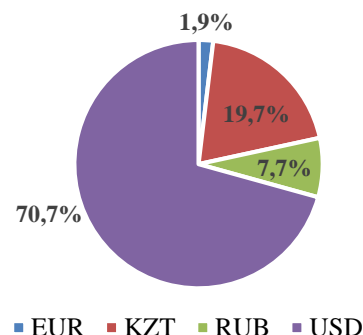
By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (47.1% of total number of remittances and 70.7% of the total volume) and and Kazakhstan tenge (34.0% and 19.7%, respectively).

Share from the total number of received remittances



Share from the total volume of received remittances



REMITTANCES WITHIN KAZAKHSTAN

Within Kazakhstan during November 2022 were transferred via IMTS 15.8 thousands transactions in the amount of 5.0 billion tenge. Compared to October 2022, the number and the volume of money transfers increased by 38.3% and 1.9%, respectively. Compared to November last year, the number of money transfers and the volume of transactions in Kazakhstan decreased by 75.2% and 27.5%, respectively.

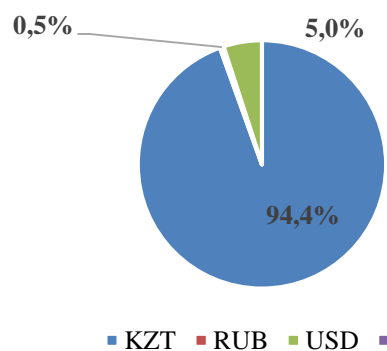
By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	1,2	7,9%	1 488,8	29,8%
CONTACT	0,01	0,1%	41,2	0,8%
Western Union	0,01	0,1%	20,6	0,4%
UNISTREAM	0,03	0,2%	1,9	0,04%
Other money transfer	14,5	91,8%	3 440,7	68,9%

systems				
Total	15,8	100,0%	4 993,2	100,0%

By currencies

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



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

