

In February 2023 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 183.5 thousand transactions in the amount of 64.0 billion tenge. Compared to January 2023, there is an increase in the number of transfers by 18.6% and the volume of transactions by 18.2%. In comparison with February 2023, the number and the volume of money transfers sent decreased by 8.4% and 7.9%, respectively.

Kazakhstan's commercial banks and JSC «Kazpost» provide to the customer's 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 February 2023 is 7.7% of the total number of transfers and 6.9% of the total volume of remittances. The share of remittances sent abroad is 92.3% and 93.1%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In February 2023 abroad were transferred via IMTS 169.4 thousands transactions in the amount of 59.5 billion tenge. Compared to January 2023, the number and volume of money transfers sent increased by 19.6% and 21.1%, respectively. Compared to February of last year, the number of money transfers sent increased by 16.5%, but the volume of money transfers sent decreased by 5.1%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Turkey – 18.7 billion tenge (share – 31.4%), Russia – 15.0 billion tenge (share of volume – 25.2%), Uzbekistan – 10.1 billion tenge (share – 17.0%), Georgia – 6.2 billion tenge (share – 10.5%), as well as China – 2.1 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	143,9	84,9%	45 618,8	76,6%
CONTACT	10,7	6,3%	7 212,7	12,1%
Western Union	6,7	3,9%	4 369,8	7,3%
MONEYGRAM	1,7	1,0%	1 223,2	2,1%
UNISTREAM	3,5	2,1%	811,9	1,4%
Other money transfer systems	3,0	1,8%	307,7	0,5%
Total	169,4	100,0%	59 544,1	100,0%

By countries

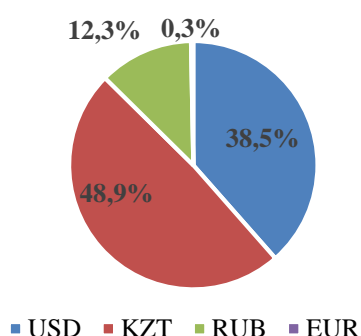
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Turkey	27,7	16,3%	18 683,8	31,4%
Russia	71,5	42,2%	14 995,7	25,2%
Uzbekistan	40,2	23,8%	10 106,0	17,0%
Georgia	3,2	1,9%	6 249,5	10,5%
China	1,6	0,9%	2 056,1	3,5%

Kyrgyzstan	8,0	4,7%	1 982,5	3,3%
Tajikistan	9,0	5,3%	1 063,5	1,8%
Azerbaijan	1,6	0,9%	935,7	1,6%
Republic of Korea	0,7	0,4%	743,8	1,2%
Ukraine	1,6	0,9%	591,8	1,0%
Others	4,2	2,5%	2 135,8	3,6%
Total	169,4	100,0%	59 544,1	100,0%

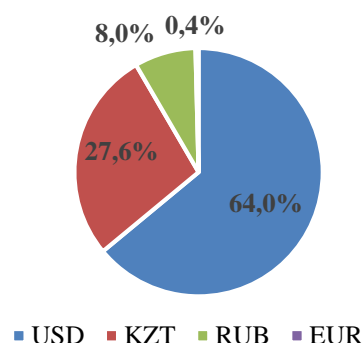
By currencies

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 64.0%) and in Kazakhstan tenge (48.9% and 27.6%, respectively).

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



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



RECEIVED REMITTANCES (FROM ABROAD)

In February 2023 from abroad to Kazakhstan were transferred via IMTS 91.6 thousands transaction in the amount of 25.8 billion tenge. Compared to January 2023, the number and volume of money transfers received decreased by 0.6% and 0.4%, respectively. Compared to February last year, the number of money transfers received increased by 40.6% and the volume increased by 43.6%.

In terms of the amount of money received from abroad, the leaders are: Russia – 10.5 billion tenge (share of volume – 40.8%), Uzbekistan – 3.0 billion tenge (share – 11.4%), the United States of America – 2.5 billion tenge (share – 9.8%), the Republic of Korea – 2.3 billion tenge (share – 9.0%) and Turkey – 1.4 billion tenge (share – 5.2%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	44,3	48,3%	13 580,3	52,6%
CONTACT	3,2	3,5%	1 090,3	4,2%
Western Union	20,4	22,2%	5 187,1	20,1%
MONEYGRAM	9,9	10,8%	2 988,3	11,6%
UNISTREAM	10,6	11,5%	2 779,6	10,8%
Other money transfer systems	3,3	3,6%	192,4	0,7%
Total	91,6	100,0%	25 818,0	100,0%

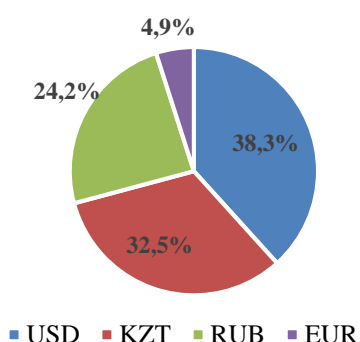
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	46,1	50,3%	10 541,4	40,8%
Uzbekistan	5,8	6,3%	2 952,8	11,4%
United States of America	8,6	9,4%	2 517,9	9,8%
Republic of Korea	4,6	5,0%	2 335,7	9,0%
Turkey	4,1	4,5%	1 351,3	5,2%
Kyrgyzstan	2,6	2,8%	1 294,0	5,0%
Germany	7,8	8,5%	1 277,6	4,9%
Georgia	0,7	0,7%	367,7	1,4%
United Arab Emirates	0,8	0,9%	256,2	1,0%
Israel	1,0	1,1%	243,2	0,9%
Others	9,7	10,6%	2 680,1	10,4%
Total	91,6	100,0%	25 818,0	100,0%

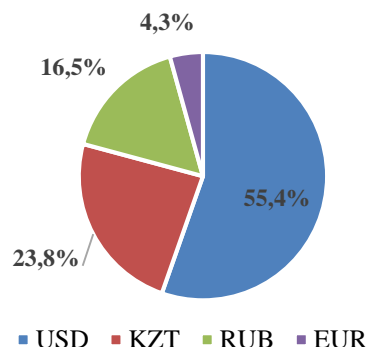
By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (38.3% of total number of remittances and 55.4% of the total volume) and and Kazakhstan tenge (32.5% and 23.8%, respectively).

Share from the total number of received remittances



Share from the total volume of received remittances



REMITTANCES WITHIN KAZAKHSTAN

Within Kazakhstan during February 2023 were transferred via IMTS 14.1 thousands transactions in the amount of 4.4 billion tenge. Compared to January 2023, the number of money transfers increased by 8.4% and the volume decreased 10.5%. Compared to February last year, the number and the volume of money transfers in Kazakhstan decreased by 74.3% and 33.7%, respectively.

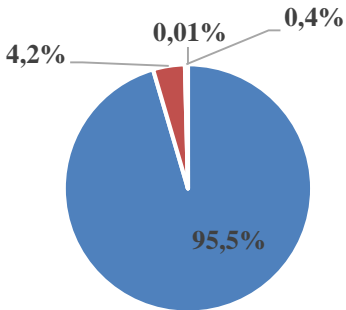
By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	0,9	6,6%	995,6	22,6%
CONTACT	0,002	0,01%	3,2	0,1%
Western Union	0,02	0,1%	19,9	0,5%
UNISTREAM	0,03	0,2%	1,9	0,04%
Other money transfer systems	13,2	93,1%	3 388,3	76,9%

Total	14,1	100,0%	4 408,9	100,0%
--------------	-------------	---------------	----------------	---------------

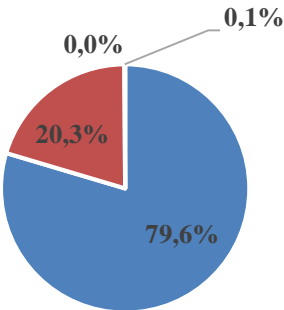
By currencies

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



■ KZT ■ USD ■ RUB ■ EUR

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



■ KZT ■ USD ■ RUB ■ EUR