

Somali Remittance Prices and Corridors (Full Length Report) أسعار الحوالات الصومالية ومساراتها (تقرير كامل)

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Accepted

قبول البحث

2024/11/24

Revised

مراجعة البحث

2024/11/7

Received

استلام البحث

2024/9/10

DOI: <https://doi.org/10.31559/GJEB2025.15.1.8>

Abstract:

The very aim of this research is to track the remittance prices in Somalia. We are also tracking the objective of the World Bank Group of 5x5 amid at reducing the cost of remittance to five percent within five years. The target 5x5 is the GOAL OF 2020 which is already here. This report does not give any coverage about the reason why Somali businesses appear and suddenly and mysteriously vanish. The report also fully marginalized the impact of Corona virus – Covid 19 could have on Somali remittance business. We have tracked the average cost percentage in 17 remittance firms. According to 5x5 agenda of the United Nations and the WBG, Transfer Galaxy Remittance Company serves the lowest cost of remittance, 5.3 percent excluded Qaran Express which has been out of business since 2012. We have also tracked and displayed the average costs of seven years in Somali remittance prices: the reason why we have selected the range of seven years from 2013 – 2019 is the full four quarters of data in the chosen years, (see fig.5). The amount of money remitted from United Kingdom is 120 British Pound that equals 200 USD and 300 pounds that equals 500 USD. Money remitted from Netherlands is 140 Euros which equals 200 USD. However, Money remitted from Sweden is 1,700 Kr and 4,300 Kr denominated 200 and 500 USD respectively. Somalia also used to receive money from United States in 200 and 500 USD amount. Somali diaspora in Australia also remitted money to Somalia in 200 and 500 AUS dollar assumed to be equaled the American dollar. This report has nothing to do with the recent allegations of Reuters News Agency in which she claimed that Somali remittance companies are involved money laundry with arms dealers (Hourel, 2020). The aim of this report is to track remittance prices as per objective of the United Nations Agencies such as World Bank and United Nations Developmental Agencies. The second aim of this research is to build database in the form of hard copy in journals and magazines for the benefit of the Somali students who every year graduate from the Somali local universities. For potential research purposes, we have built tremendous number of data tables in two annexes: in annex one, the first table displays quarterly and yearly variations of money remitted from G8/G20 countries to Somalia by remittance companies. The remittance sending countries in G8 are Great Britain and the United States. Netherlands, Sweden and Australia are among G20 member countries that send remittance to Somalia. Tables from 2 – 33 show quarterly calculated money remitted from G8/G20 countries. In this category, information of payment instrument, sending location/access point, transparency, pick-up method, amount of remitted money in USD, remittance companies involved, ID number of transactions, source and receiving country and the period is displayed. Tables in annex two, an extended information concerning amount of money in local currency, fee in local currency, amount denominated in USD, speed actual, FX rate, FX margin, total cost percentage and interbank exchange rate are displayed.

Keywords: Remittance; Corridors; Somalia.

Citation

IRBAD, H. M. (2025). Somali Remittance Prices and Corridors (Full Length Report). *Global Journal of Economics and Business*, 15(1), 106-155. <https://doi.org/10.31559/GJEB2025.15.1.8>

1 Introduction

In early 2000s, remittances attracted the attention of both governmental and international developmental agencies, policy makers and academia. In 2015 alone, it has been estimated that immigrants transferred \$432 billion to developing countries. The flow of this money permanently supports both family and national income of receiving countries. Regular flow of money from remittance significantly lowered the problems of *current account deficits* in many low-income countries compared to Official Development Assistance (ODA). On the other hand, researchers proved that remittance is more resistant to economic shocks than other private capital flows. The first factor, minimizing problems of current account is a comparative advantage to the government of Somalia which is currently weak and its financial operations mainly **depends** on international aid. The latter, remittance against economic shock is a competitive advantage for Somali private business, especially the financial sector.

Having seen the positive impact of remittance money to economic growth in developing countries, the World Bank Group (WBG) has set its goal to reduce the cost of remittance to a level of five percent within five years and this is how the initiative of 5x5 came into being. 5x5 is a United Nations objective of cost reduction in money remittance targeting sending countries and corridors. However, this idea of reducing remittance prices (RPs) has been originated from G8 countries and later adopted by G20. The United Nations Substantial Development Goals is highly advocating to a much lower remittance prices of three percent in average transaction costs internationally to maximum level of five percent in all corridors. The overall aim is to ascertain affordable universal financial access by the year 2020.

The global remittances are organized under four basic areas namely (1) data, (2) research and development, (3) market and payments infrastructure, and (4) financial inclusion. Since the onset of the global efforts to reducing the cost of remittances, it has been observed that migrants saved USD 75 billion. However, in Sub-Sahara region that Somalia is a part of, the progress of cost reduction in remittance is still undermined. The data used in this report has been downloaded from the website of World Bank, Remittance Prices Worldwide and is available at <http://remittanceprices.worldbank.org> bringing the data into the position of individual researchers and organizations require the completion of informal letter which is available in the above mentioned site. The data encompasses all over the world, all countries, 48 remittances sending and 105 receiving countries, 153 countries altogether (IBRD, IDA, 2017). To sending money remittance to destinations, there are 365 country corridors registered until now. This report explains the financial sector in Somalia and specifically analyzes remittance trends in the average cost from migrant money remittances. The World Bank based the estimates of its calculations on *Balance of Payments (BOP)*, *Factor in migrant stocks*, *Income of money receiving countries*, and *Income of source countries* (money senders). Nonetheless the BOP and other above-mentioned factors, there are other factors namely *parallel market*, *specific rate*, and *upper limit* that affect remittance prices. Parallel market is a foreign exchange market that may negatively exploit the value of the local currency. The specific rate is a rate that is set by Central Banks for international remittance transactions by using upper limit meaning the CB of a country has the authority to limit the maximum exchange rate that a firm can offer to a remitter (upper limit). We don't know if the CB of Somalia has done its job towards the above-mentioned objective of reducing the risk of parallel market for two reasons: 1) The CB of Somalia is not open to the public especially the Academia. 2) The CB of Somalia has no capacity to interfere the parallel market because of the extinction of local currency and illegal dollarized economy. But wait, there is a third factor; the Economy of Somalia is informal.

2 Tracking Costs by Qs

The below Figures of 1 and 2 combines all quarters (Q1 – Q4) from 2013 – 2019 of sending 200 USD and 500 USD respectively. The two figures are showing the cost of remitting money from G8/G20 countries to Somalia. In 2013, the Somali remittance companies showed the highest cost remittance services prices (RSP) in Q2, (7.80%) by sending 200 USD from G8/G20 countries to Somalia. Followed by Q1, 2014 (7.45%); Q4, 2015 (7.77%); Q1, 2016 (8.94%); Q3, 2017 (8.43%); Q1, 2018 (7.91%); and Q4, 2019 (8.61%). There is no difference between the data points in remittance prices (cost %) of sending \$200 and \$500 except 2013 and 2017 in which the cost of sending of 500 USD from G8/G20 countries to Somalia showed (6.55%) and (8.17%) respectively.

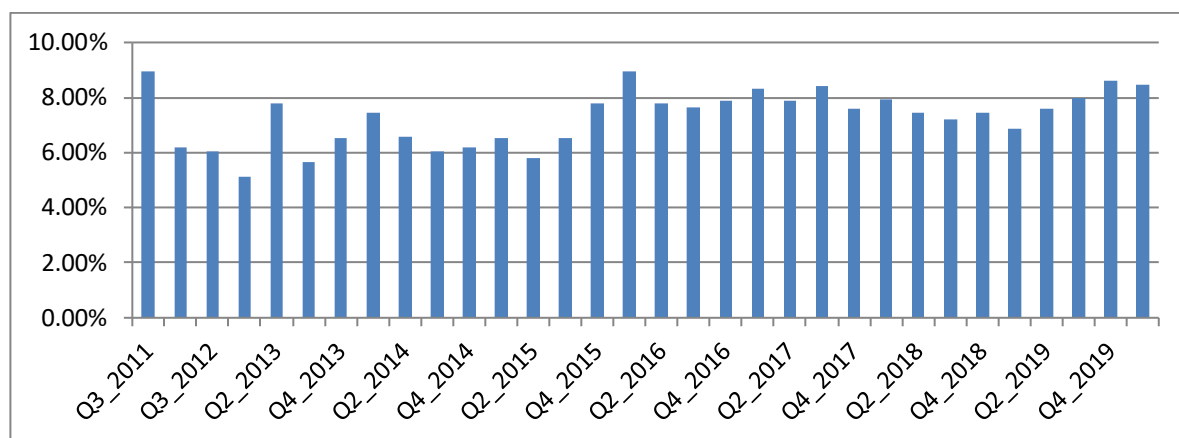


Figure 1: Average Total Cost, \$200 Remitted from G8/G20 and Netherlands and Sweden to Somalia.

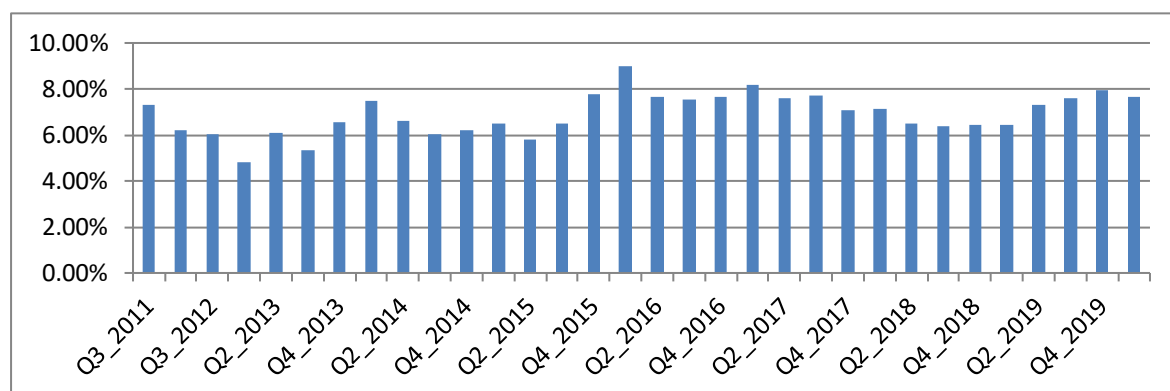


Figure 2: Average Total Cost, \$500 Remitted from G8/G20 and Netherlands and Sweden to Somalia.

3 Tracking Costs by Source Country

The Figure 3 below shows the cost percentage of remitting money from G8/G20 and Netherlands and Sweden to Somalia. Australia which is a G20 member is the costliest country that sends remittance to Somalia, (10.67%) in 200 USD and (9.18 %) in 500 USD. Followed by Sweden (9.06%) in 200 USD and (9.00%) in 500 USD. Netherlands is the third costliest country that sends money remittance to Somalia (7.77%) and (7.48%) in 200 and 500 USD respectively. United Kingdom sends money remittance to Somalia by the fourth highest cost percentage (7.20%) in 200 USD and (6.96%) in 500 USD. United States **sent** money remittance to Somalia by the cheapest cost percentage (5.86%) and (5.05%) in 200 USD and 500 USD respectively. **The United States, a G8 member country** is hopefully to comply with the 5x5 objective of the WBG and the United Nations. This cost reduction plan by the USA open market in RP is helping the informal economy of Somalia.

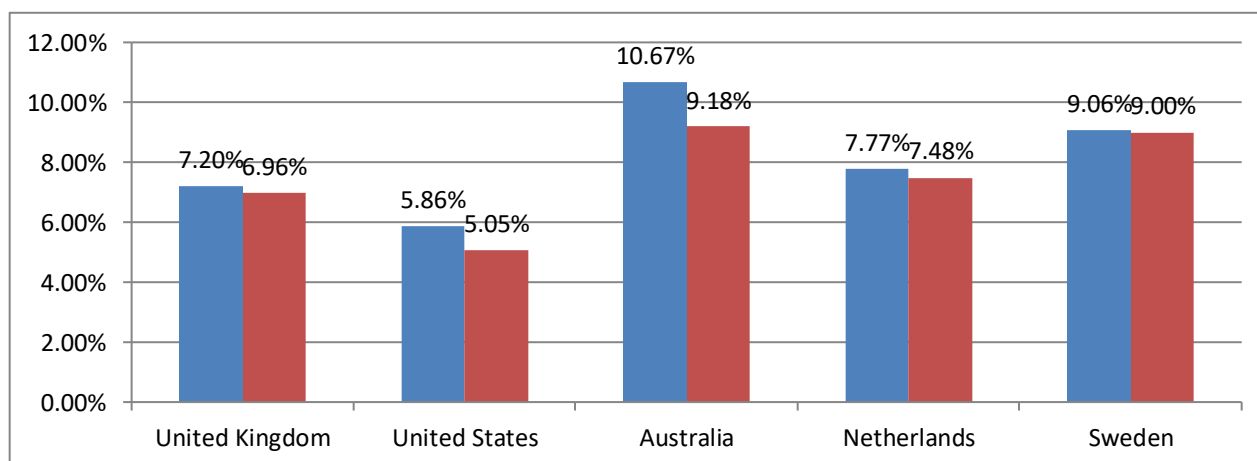


Figure 3: Average Cost of Remitting from G8/G20 and Netherlands and Sweden to Somalia by country.

4 Tracking Costs by Remittance Firms

The below Figure 4 shows the cost percentage by remittance firms in RP. We have calculated the data of remittances services prices involved money transferred from G8/G20 and Netherlands and Sweden to Somalia by 17 money transfer companies in 10 years in which seven years have had full quarters (Q1, Q2, Q3, Q4) of data points. The objective of this analysis is to mitigate the compliance of (5x5 objective) of the WBG and United Nations. **Western Union** Money Transfer Company is the costliest (**13.51%**) of all the 17 firms that involved remittance operations in Somalia. **Transfer Galaxy** is the cheapest Money Transfer Company (**5.31%**) excluded Qaran Express which is no in business since 2012. It appears that Transfer Galaxy is on the verge to comply with (5x5 objective), at the end of 2020. Al-Mustaqbal with a cost percentage of (**5.90%**) is also promising a tangible progress in cost reduction in RPs in the near future. The Linear average of (cost %) of RPs in all 17 Money Transfer Companies that operate in Somalia is **8%** which is a little bit higher than world average.

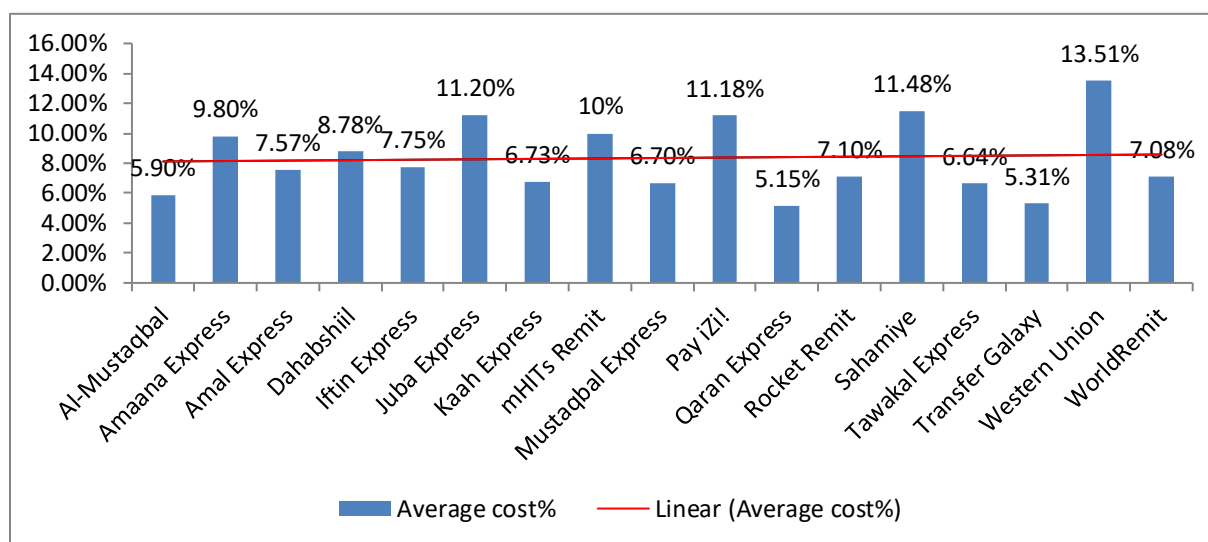


Figure 4: Average Total Cost of Remitting from G8/G20 Countries and Netherlands and Sweden to Somalia by Remittance Firms.

5 Tracking average cost of RPs in years by Somali Remittance Firms

Below figure 5, we have tracked the average cost percentage in RPs by the Somali Remittance firms during seven years from 2013 – 2019. The reason why we have selected those seven years is the complete quarters of the data points. In Somalia, the average cost of RPs has been dramatically rising year by year, for example, in 2013 the average cost of RPs was 6.29%, after one year the average cost stood 6.56% and 8.31% after two years in 2016. In 2018, the average cost of RPs dropped to 7.50% but the next year in 2019 the average cost soared to 7.76%. this concludes that the average cost of Somali RPs is far above from the 5x5 objective of the World Bank Group (WBG) and 3 percent cost reduction of remittance prices worldwide (RPW) in 2030 by the United Nations.

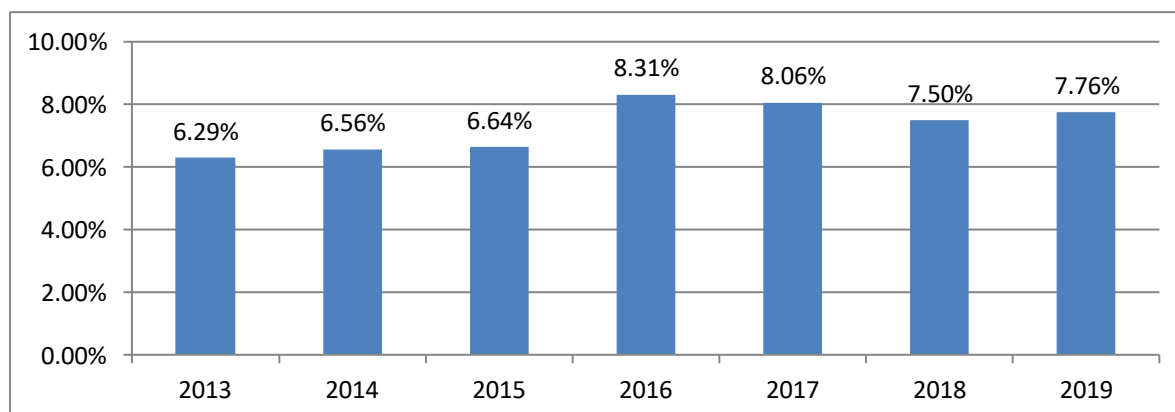


Figure 5: Yearly Average Cost by Somali Remittance Companies.

6 Costs by sending and receiving method

The following below Figures of 6 and 7 shows the *instrument* used to fund the transaction from the source country, G8/G20 and Netherlands and Sweden and the *disbursement of funds* to the destination country (Somalia). In both figures we have compared Q4, 2019 and Q1, 2020 which is the last data points we have. We have found that the source countries used to fund the transactions 9.34% in Q4 2019 and 9.01% in Q1 2020 by cash while source countries funded their transactions in remittances 7.42% and 7.39% respectively by *bank account* whereas RPs transactions has been funded 8.68% and 9.36% respectively by *Debit/Credit card instruments*. **Somalia** which is the destination country, the money transfer companies disbursed the transactions 9.71% in Q4 2019 and 9.29% in Q1 2020 by agents while the companies disbursed 6.95% and 6.99% respectively by unknown method.

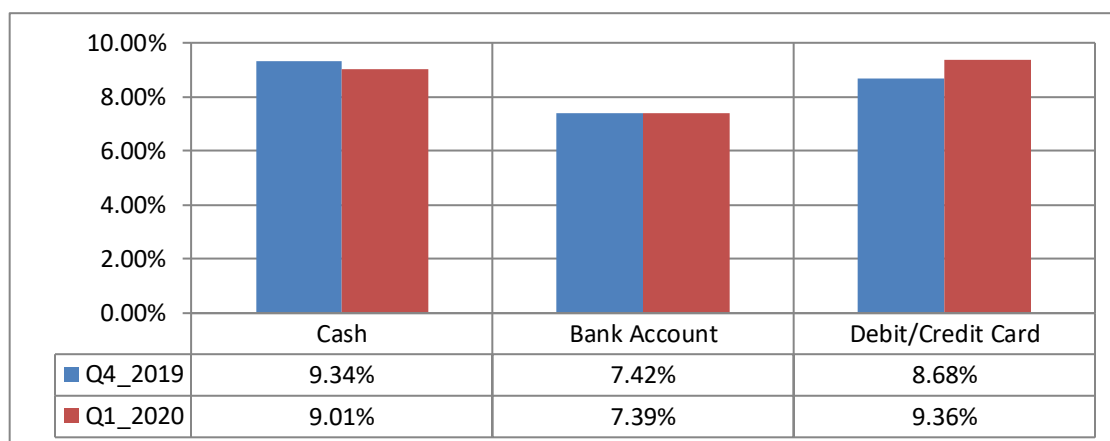


Figure 6: Average Cost by Instrument Used to Fund the Transactions.

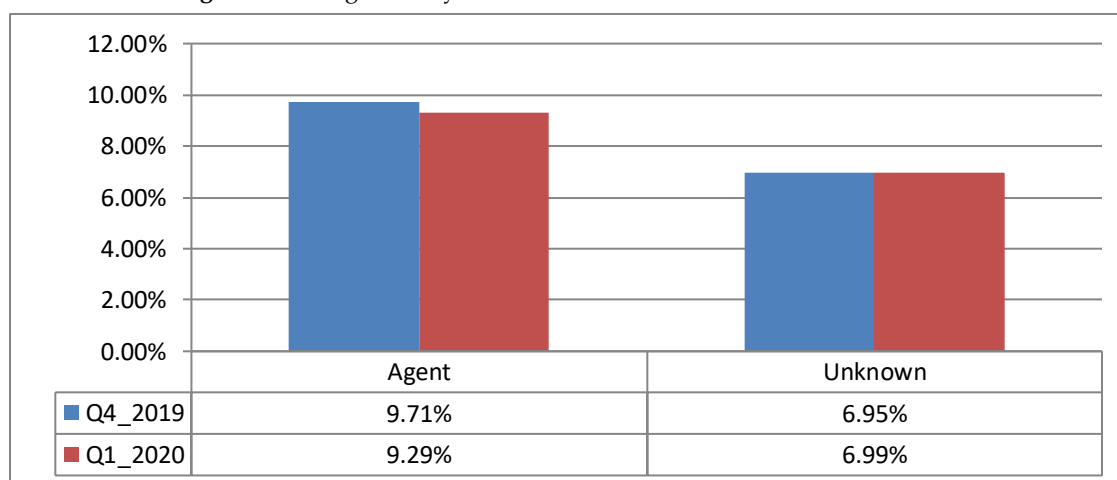


Figure 7: Average Cost by Means of Disbursing the Funds.

7 Conclusion and Recommendations

According to the 5x5 objective at the end of 2020 set by the WBG and the United Nations on RPW (remittances prices worldwide), Somali remittances firms did not work towards this crucial goal of reducing average cost percentage in remittances prices worldwide except Transfer Galaxy. In Q2 2016, the **ID** of number of services changed from thousands to millions. Also, the *sending location/access point* in the *receiving/destination country* shifted from *at branch* to *agent* with few transactions of *internet access point*. Also, the *pick-up method* in the destination country (Somalia) changed from *cash* to *agent*. Since Q2 2016, the worldRemit Money Transfer Company engaged *unknown pick-up method* meaning this company did not report how its end customers picked up their money. There are other Money Transfer Companies such as Dahabshil, Tawakal Express, Rocket Remit, and Transfer Galaxy that are involved with remarkable number of transactions in *unknown* pick-up methods. We also have discovered nine no-transparency remittance transactions involved by the same Money Transfer Company (Tawakal Express). We believe such negligence can cause threats against Somali Money Transfer Companies and their business. To safeguard this prolific business (money remittances), we recommend the Central Bank of Somalia to raise awareness towards money remittance companies and their business.

Annex – Tables (Part I)**Table 1:** Quarterly and Yearly Variations of money remitted from G8/G20 countries and Netherlands and Sweden to Somalia (Q3_2011, Q1_2012, Q3_2012, Q1_2013, Q2_2013, Q3_2013, Q4_2013, Q1_2014, Q2_2014, Q3_2014, Q4_2014, Q1_2015, Q2_2015, Q3_2015, Q4_2015, Q1_2016, Q2_2016, Q3_2016, Q4_2016, Q1_2017, Q2_2017, Q3_2017, Q4_2017, Q1_2018, Q2_2018, Q3_2018, Q4_2018, Q1_2019, Q2_2019, Q3_2019, Q4_2019, Q1_2020) (%)

Number of Services	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
28028	2011_3 Q	GBR	SOM	Qaran Express	200	500	Cash to cash	Not available	yes	Cash
28026	2011_3 Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	Not available	yes	Cash
28032	2011_3 Q	GBR	SOM	WorldRemit	200	500	Online service	Not available	yes	Cash
28029	2011_3 Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	Not available	yes	Cash
28027	2011_3 Q	GBR	SOM	Mustaqbal	200	500	Cash to cash	Not available	yes	Cash
28025	2011_3 Q	GBR	SOM	Amal Express	200	500	Cash to cash	Not available	yes	Cash
28030	2011_3 Q	GBR	SOM	Western Union	200	500	Account, Card, Cash to cash	Not available	yes	Cash
28031	2011_3 Q	GBR	SOM	Western Union	200	500	Account, Card, Cash to cash	Not available	yes	Cash

Table 2: Quarterly calculated money remitted from Great Britain to Somalia by Remittance Firms (Q3_2011).

	Q3 2011	Q1 2012	Q3 2012	Q1 2013	Q2 2013	Q3 2013	Q4 2013	Q1 2014	Q2 2014	Q3 2014	Q4 2014	Q1 2015	Q2 2015	Q3 2015	Q4 2015		
UK	8.97	6.18	6.03	5.14	7.79	5.652	6.54	7.45	6.57	6.03	6.17	6.51					
UK/USA													5.77	6.51			
UK/USA/AUS/NLD/SWE															7.76		
	Q1 2016	Q2 2016	Q3 2016	Q4 2016	Q1 2017	Q2 2017	Q3 2017	Q4 2017	Q1 2018	Q2 2018	Q3 2018	Q4 2018					
AUS/UK/NLD/SWE/USA	8.93	8.00	8.00	8.00	8.00		8.00	8.00	8.00	7.00	7.00	7.45					
AUS/UK/SWE/USA						8.00											
													Q1 2019	Q2 2019	Q3 2019	Q4 2019	Q1 2020
UK/AUS/NLD/SWE/USA													6.86	7.59	7.97	8.60	8.44

Table 3: Quarterly calculated money remitted from Great Britain to Somalia by Remittance Firms (Q1_2012).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
16748	2012_1Q	GBR	SOM	WorldRemit	200	500	Cash to cash, Credit/debit card service	Not available	yes	Cash
16743	2012_1Q	GBR	SOM	Amal Express	200	500	Cash to cash	Not available	yes	Cash
16744	2012_1Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	Not available	yes	Cash
16745	2012_1Q	GBR	SOM	Mustaqbal	200	500	Cash to cash	Not available	yes	Cash
16746	2012_1Q	GBR	SOM	Qaran Express	200	500	Cash to cash	Not available	yes	Cash
16747	2012_1Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	Not available	yes	Cash

Table 4: Quarterly calculated money remitted from Great Britain to Somalia by Remittance Firms (Q3_2012).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
30791	2012_3 Q	GBR	SOM	WorldRemit	200	500	Cash to cash, Credit/debit card service	Not available	yes	Cash
30787	2012_3 Q	GBR	SOM	Amal Express	200	500	Cash to cash	Not available	yes	Cash
30788	2012_3 Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	Not available	yes	Cash
30789	2012_3 Q	GBR	SOM	Mustaqbal	200	500	Cash to cash	Not available	yes	Cash
30790	2012_3 Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	Not available	yes	Cash

Table 5: Quarterly calculated money remitted from Great Britain to Somalia by Remittance Firms (Q1_2013).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
19462	2013_1 Q	GBR	SOM	Amal Express	200	500	Cash to cash	Not available	yes	Unknown
19463	2013_1 Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	Not available	yes	Unknown
19464	2013_1 Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	Not available	yes	Unknown
19465	2013_1 Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	Not available	yes	Unknown
19466	2013_1 Q	GBR	SOM	WorldRemit	200	500	Online service	Not available	yes	Unknown

Table 6: Quarterly calculated money remitted from Great Britain by Remittance Firms (Q2_2013).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
2533	2013_2 Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	Not available	yes	Cash
2567	2013_2 Q	GBR	SOM	Amal Express	200	500	Cash to cash	Not available	yes	Cash
2541	2013_2 Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	Not available	yes	Cash
2557	2013_2 Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	Not available	yes	Cash
2549	2013_2 Q	GBR	SOM	WorldRemit	200	500	Online service	Not available	yes	Cash

Table 7: Quarterly calculated money remitted from Great Britain by Remittance Firms to Somalia (Q3_2013).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
2534	2013_3 Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
2558	2013_3 Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
2542	2013_3 Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
2550	2013_3 Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Cash
2568	2013_3 Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash

Table 8: Quarterly calculated money remitted from Great Britain by Remittance Firms (Q4_2013).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
2569	2013_4Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
2535	2013_4Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
2559	2013_4Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
2543	2013_4Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
2551	2013_4Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Cash

Table 9: Quarterly calculated Money from Great Britain to Somalia by Remittance Firms (Q1_2014)

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
33022	2014_1 Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
33015	2014_1 Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
33017	2014_1 Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
33020	2014_1 Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
33019	2014_1 Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Cash

Table 10: Quarterly calculated money remitted from Great Britain to Somalia by Remittance (Q2_2014).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp agency	Pick-up method
37511	2014_2Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
37507	2014_2Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
37508	2014_2Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
37510	2014_2Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
37509	2014_2Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Cash

Table 11: Quarterly calculated money remitted from Great Britain to Somalia by Remittance Firms (Q3_2014).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
39817	2014_3Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
39813	2014_3Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
39816	2014_3Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
39814	2014_3Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
39815	2014_3Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Cash

Table 12: Quarterly calculated money remitted from Great Britain to Somalia by Remittance Firms (Q4_2014).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transpar ency	Pick-up method
42683	2014_4Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Cash
42685	2014_4Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
42684	2014_4Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
42681	2014_4Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
42682	2014_4Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash

Table 13: Quarterly calculated money remitted from Great Britain to Somalia by Remittance Firms (Q1_2015).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transpa rency	Pick-up method
44604	2015_1Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
44608	2015_1Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
44609	2015_1Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
46947	2015_1Q	GBR	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash
46948	2015_1Q	GBR	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
44606	2015_1Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
44607	2015_1Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Cash

Table 14: Quarterly calculated money remitted from (GBR and USA) to Somalia by Remittance Firms (Q2_2015).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp agency	Pick-up method
48297	2015_2Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
48300	2015_2Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
48296	2015_2Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
48301	2015_2Q	GBR	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash
48299	2015_2Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
48298	2015_2Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Cash
48302	2015_2Q	GBR	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
49656	2015_2Q	USA	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
49655	2015_2Q	USA	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
49657	2015_2Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
49653	2015_2Q	USA	SOM	Dahabshil	200	500	Cash to cash	at Branch	yes	Cash
49658	2015_2Q	USA	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash
49654	2015_2Q	USA	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash

Table 15: Quarterly calculated money remitted from (GBR and USA) to Somalia by Remittance Firms (Q3_2015).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
52115	2015_3Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
52116	2015_3Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
52117	2015_3Q	GBR	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash
52118	2015_3Q	GBR	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
52119	2015_3Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
52120	2015_3Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
52558	2015_3Q	USA	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
52559	2015_3Q	USA	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
52560	2015_3Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
52561	2015_3Q	USA	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
52562	2015_3Q	USA	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
52563	2015_3Q	USA	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash

Table 16: Quarterly calculated money remitted from (GBR/USA/AUS/NLD and SWE) to Somalia by Remittance Firms (Q4_2015).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
53023	2015_4Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
53025	2015_4Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
53026	2015_4Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
53027	2015_4Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
55100	2015_4Q	GBR	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash
55101	2015_4Q	GBR	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
55145	2015_4Q	USA	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
55146	2015_4Q	USA	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
55147	2015_4Q	USA	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
55148	2015_4Q	USA	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
55149	2015_4Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
55150	2015_4Q	USA	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash
55342	2015_4Q	AUS	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
55343	2015_4Q	AUS	SOM	WorldRemit	200	500	Mobile	On-line	yes	Cash
55658	2015_4Q	NLD	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
55659	2015_4Q	NLD	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
55660	2015_4Q	NLD	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
55661	2015_4Q	NLD	SOM	WorldRemit	200	500	Online service	On-line	yes	Mobile
55774	2015_4Q	SWE	SOM	Amaana Express	200	500	Cash to cash	at Branch	yes	Cash
55775	2015_4Q	SWE	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
55776	2015_4Q	SWE	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
55777	2015_4Q	SWE	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash
55778	2015_4Q	SWE	SOM	Juba Express	200	500	Cash to cash	at Branch	yes	Cash
55779	2015_4Q	SWE	SOM	Sahamiye	200	500	Cash to cash	at Branch	yes	Cash
55780	2015_4Q	SWE	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
55781	2015_4Q	SWE	SOM	WorldRemit	200	500	Online service	On-line	yes	Mobile
55874	2015_4Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Mobile

Table 17: Quarterly calculated money remitted from (AUS/GBR/NLD/SWE and USA) to Somalia by Remittance Firms (Q1_2016).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
56294	2016_1 Q	AUS	SOM	WorldRemit	200	500	Mobile	On-line	yes	Cash
56295	2016_1 Q	AUS	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
57477	2016_1 Q	GBR	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
57478	2016_1 Q	GBR	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
57479	2016_1 Q	GBR	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash
57480	2016_1 Q	GBR	SOM	Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
57481	2016_1 Q	GBR	SOM	WorldRemit	200	500	Online service	On-line	yes	Mobile
57482	2016_1 Q	GBR	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash

57483	2016_1 Q	GBR	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
58175	2016_1 Q	NLD	SOM	WorldRemit	200	500	Online service	On-line	yes	Mobile
58176	2016_1 Q	NLD	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
58177	2016_1 Q	NLD	SOM	Dahabshiil	200	500	Cash to cash	at Branch	yes	Cash
58178	2016_1 Q	NLD	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
58779	2016_1 Q	SWE	SOM	Dahabshiil	200	500	Account to account	at Branch	yes	Cash
58780	2016_1 Q	SWE	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
58781	2016_1 Q	SWE	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash
58782	2016_1 Q	SWE	SOM	Sahamiye	200	500	Cash to cash	at Branch	yes	Cash
58783	2016_1 Q	SWE	SOM	Juba Express	200	500	Cash to cash	at Branch	yes	Cash
59265	2016_1 Q	USA	SOM	Dahabshil	200	500	Cash to cash	at Branch	yes	Cash
59266	2016_1 Q	USA	SOM	Kaah Express	200	500	Cash to cash	at Branch	yes	Cash
59267	2016_1 Q	USA	SOM	Tawakal Express	200	500	Cash to cash	at Branch	yes	Cash
59268	2016_1 Q	USA	SOM	Amal Express	200	500	Cash to cash	at Branch	yes	Cash
59269	2016_1 Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash to cash	at Branch	yes	Cash
59270	2016_1 Q	USA	SOM	Iftin Express	200	500	Cash to cash	at Branch	yes	Cash

Table 18: Quarterly calculated money remitted from (AUS/GBR/NLD/USA and SWE) to Somalia by Remittance Firms (Q2_2016).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
620160328	2016_2Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Unknow n
620161098	2016_2Q	GBR	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620161099	2016_2Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
620161100	2016_2Q	GBR	SOM	Mustaqbal Express	200	500	Cash	Agent	yes	Agent
620161101	2016_2Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
620161824	2016_2Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/cred it card	Internet	yes	Unknow n
620162665	2016_2Q	NLD	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620162666	2016_2Q	NLD	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
620162667	2016_2Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/cred it card	Internet	yes	Unknow n
620163551	2016_2Q	USA	SOM	Dahabshil	200	500	Cash	Agent	yes	Agent
620163552	2016_2Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
620163553	2016_2Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
620163554	2016_2Q	USA	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
620163555	2016_2Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
620163556	2016_2Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
620163620	2016_2Q	SWE	SOM	Amaana Express	200	500	Cash	Agent	yes	Agent
620163621	2016_2Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
620163622	2016_2Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620163623	2016_2Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
620163624	2016_2Q	SWE	SOM	Juba Express	200	500	Cash	Agent	yes	Agent
620163625	2016_2Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
620163626	2016_2Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/cred it card	Internet	yes	Unknow n

Table 19: Quarterly calculated money remitted from (AUS/GBR/NLD/SWE and USA) to Somalia by Remittance Firms (Q3_2016).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
920160329	2016_3 Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920160330	2016_3 Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920161595	2016_3 Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
920161596	2016_3 Q	GBR	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920161597	2016_3 Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
920161598	2016_3 Q	GBR	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
920161599	2016_3 Q	GBR	SOM	Mustaqbal Express	200	500	Cash	Agent	yes	Agent
920161600	2016_3 Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
920161601	2016_3 Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920162497	2016_3 Q	NLD	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
920162498	2016_3 Q	NLD	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920162499	2016_3 Q	NLD	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
920162500	2016_3 Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920163260	2016_3 Q	SWE	SOM	Amaana Express	200	500	Cash	Agent	yes	Agent
920163261	2016_3 Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
920163262	2016_3 Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920163263	2016_3 Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
920163264	2016_3 Q	SWE	SOM	Juba Express	200	500	Cash	Agent	yes	Agent
920163265	2016_3 Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
920163266	2016_3 Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920163814	2016_3 Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
920163815	2016_3 Q	USA	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
920163816	2016_3 Q	USA	SOM	Dahabshil	200	500	Cash	Agent	yes	Agent
920163817	2016_3 Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
920163818	2016_3 Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
920163819	2016_3 Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent

Table 20: Quarterly calculated money remitted from (AUS/GBR/NLD/SWE and USA) to Somalia by Remittance Firms (Q4_2016).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
1220160324	2016_4Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220160325	2016_4Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220161595	2016_4Q	GBR	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220161596	2016_4Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
1220161597	2016_4Q	GBR	SOM	Mustaqbal Express	200	500	Cash	Agent	yes	Agent
1220161598	2016_4Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1220161599	2016_4Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1220161600	2016_4Q	GBR	SOM	Kaah	200	500	Cash	Agent	yes	Agent

1220161601	2016_4Q	GBR	SOM	Express WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220162494	2016_4Q	NLD	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220162495	2016_4Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220163245	2016_4Q	SWE	SOM	Amaana Express	200	500	Cash	Agent	yes	Agent
1220163246	2016_4Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1220163247	2016_4Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220163248	2016_4Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1220163249	2016_4Q	SWE	SOM	Juba Express	200	500	Cash	Agent	yes	Agent
1220163250	2016_4Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
1220163251	2016_4Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220163799	2016_4Q	USA	SOM	Dahabshil	200	500	Cash	Agent	yes	Agent
1220163800	2016_4Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
1220163801	2016_4Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
1220163802	2016_4Q	USA	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1220163803	2016_4Q	USA	SOM	Al- Mustaqbal Express	200	500	Cash	Agent	yes	Agent
1220163804	2016_4Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent

Table 21: Quarterly calculated money remitted from (AUS/GBR/NLD/SWE and USA) to Somalia by Remittance Firms (Q1_2017).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
320170322	2017_1Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320170323	2017_1Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320171582	2017_1Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
320171583	2017_1Q	GBR	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320171584	2017_1Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
320171585	2017_1Q	GBR	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
320171586	2017_1Q	GBR	SOM	Mustaqbal Express	200	500	Cash	Agent	yes	Agent
320171587	2017_1Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
320171588	2017_1Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320172509	2017_1Q	NLD	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320172510	2017_1Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320173245	2017_1Q	SWE	SOM	Amaana Express	200	500	Cash	Agent	yes	Agent
320173246	2017_1Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
320173247	2017_1Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320173248	2017_1Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
320173249	2017_1Q	SWE	SOM	Juba Express	200	500	Cash	Agent	yes	Agent
320173250	2017_1Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
320173251	2017_1Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320173822	2017_1Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
320173823	2017_1Q	USA	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
320173824	2017_1Q	USA	SOM	Dahabshil	200	500	Cash	Agent	yes	Agent
320173825	2017_1Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
320173826	2017_1Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
320173827	2017_1Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent

Table 22: Quarterly calculated money remitted from (AUS/GBR/SWE and USA) to Somalia by Remittance Firms (Q2_2017).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp agency	Pick-up method
620170329	2017_2Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620170330	2017_2Q	AUS	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card	Internet	yes	Unknown
620171667	2017_2Q	GBR	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620171668	2017_2Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
620171669	2017_2Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
620171670	2017_2Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
620171671	2017_2Q	GBR	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
620171672	2017_2Q	GBR	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card	Internet	yes	Unknown
620173360	2017_2Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
620173361	2017_2Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620173362	2017_2Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
620173363	2017_2Q	SWE	SOM	Juba Express	200	500	Cash	Agent	yes	Agent
620173364	2017_2Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
620173365	2017_2Q	SWE	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card	Internet	yes	Unknown
620173942	2017_2Q	USA	SOM	Dahabshil	200	500	Cash	Agent	yes	Agent
620173943	2017_2Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
620173944	2017_2Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
620173945	2017_2Q	USA	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
620173946	2017_2Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
620173947	2017_2Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent

Table 23: Quarterly calculated money remitted from (AUS/GBR/NLD/SWE and USA) to Somalia by Remittance Firms (Q3_2017).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp agency	Pick-up method
920170334	2017_3Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920170335	2017_3Q	AUS	SOM	mHITS Remit	200	500	Mobile money	Mobile phone	yes	Unknown
920170336	2017_3Q	AUS	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card	Internet	yes	Unknown
920171716	2017_3Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
920171717	2017_3Q	GBR	SOM	Dahabshiil	200	500	Cash, Debit card	Agent	yes	Unknown
920171718	2017_3Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
920171719	2017_3Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
920171720	2017_3Q	GBR	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card	Internet	yes	Unknown
920172683	2017_3Q	NLD	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920172684	2017_3Q	NLD	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card	Internet	yes	Unknown
920173435	2017_3Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
920173436	2017_3Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920173437	2017_3Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
920173438	2017_3Q	SWE	SOM	Juba Express	200	500	Cash	Agent	yes	Agent
920173439	2017_3Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
920173440	2017_3Q	SWE	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card	Internet	yes	Unknown
920174027	2017_3Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
920174028	2017_3Q	USA	SOM	Dahabshil	200	500	Cash	Agent	yes	Agent
920174029	2017_3Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
920174030	2017_3Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
920174031	2017_3Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent

Table 24: Quarterly calculated money remitted from (AUS/GBR/NLD/SWE and USA) to Somalia by Remittance Firms (Q4_2017).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
1220170339	2017_4 Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220170340	2017_4 Q	AUS	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card Mobile money	Internet	yes	Unknown
1220170341	2017_4 Q	AUS	SOM	Rocket Remit	200	500		Mobile phone	yes	Unknown
1220171746	2017_4 Q	GBR	SOM	Dahabshiil	200	500	Cash, Debit/credit card	Agent	yes	Unknown
1220171747	2017_4 Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
1220171748	2017_4 Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1220171749	2017_4 Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1220171750	2017_4 Q	GBR	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card Cash	Internet	yes	Unknown
1220172710	2017_4 Q	NLD	SOM	Dahabshiil	200	500		Agent	yes	Agent
1220172711	2017_4 Q	NLD	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card Cash	Internet	yes	Unknown
1220173432	2017_4 Q	SWE	SOM	Amal Express	200	500		Agent	yes	Agent
1220173433	2017_4 Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220173434	2017_4 Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1220173435	2017_4 Q	SWE	SOM	Juba Express	200	500	Cash	Agent	yes	Agent
1220173436	2017_4 Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	no	Agent
1220173437	2017_4 Q	SWE	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card Cash	Internet	yes	Unknown
1220174031	2017_4 Q	USA	SOM	Dahabshiil	200	500		Agent	yes	Agent
1220174032	2017_4 Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
1220174033	2017_4 Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
1220174034	2017_4 Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
1220174035	2017_4 Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent

Table 25: Quarterly calculated money from (GBR/USA/AUS/NLD and SWE) to Somalia by Remittance Firms (Q1_2018).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
320180411	2018_1Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
320180412	2018_1Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
320182224	2018_1Q	USA	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320182225	2018_1Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
320182226	2018_1Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
320182227	2018_1Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
320182228	2018_1Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
320182366	2018_1Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320182367	2018_1Q	AUS	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card Cash	Internet	yes	Unknown
320182642	2018_1Q	NLD	SOM	Dahabshiil	200	500		Agent	yes	Agent
320182643	2018_1Q	NLD	SOM	WorldRemit	200	500	Bank account transfer, Debit/credit card Cash	Internet	yes	Unknown
320182731	2018_1Q	SWE	SOM	Amal Express	200	500		Agent	yes	Agent
320182732	2018_1Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320182733	2018_1Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
320182734	2018_1Q	SWE	SOM	Juba	200	500	Cash	Agent	yes	Agent

320182735	2018_1Q	SWE	SOM	Express Tawakal Express	200	500	Cash	Agent	no	Agent
320182736	2018_1Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320183869	2018_1Q	AUS	SOM	Rocket Remit	200	500	Mobile money	Mobile phone	yes	Unknown
320184176	2018_1Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Agent
320184177	2018_1Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320184185	2018_1Q	NLD	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320184187	2018_1Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320184188	2018_1Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown

Table 26: Quarterly calculated money remitted from (AUS/GBR/NLD/SWE and USA) to Somalia by Remittance Firms (Q2_2018).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp arency	Pick-up method
620180334	2018_2Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620180335	2018_2Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
620180336	2018_2Q	AUS	SOM	Rocket Remit	200	500	Mobile money	Mobile phone	yes	Unknown
620181773	2018_2Q	GBR	SOM	Dahabshiil	200	500	Cash,Debit/credit card	Agent	yes	Unknown
620181774	2018_2Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
620181775	2018_2Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
620181776	2018_2Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
620181777	2018_2Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
620181778	2018_2Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
620182740	2018_2Q	NLD	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620182741	2018_2Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
620182742	2018_2Q	NLD	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
620183467	2018_2Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
620183468	2018_2Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620183469	2018_2Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
620183470	2018_2Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
620183471	2018_2Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
620183472	2018_2Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
620184113	2018_2Q	USA	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
620184114	2018_2Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
620184115	2018_2Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
620184116	2018_2Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
620184117	2018_2Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent

Table 27: Quarterly calculated money remitted from (AUS/USA/GBR/NLD and SWE) to Somalia by Remittance Firms (Q3_2018).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp agency	Pick-up method
920180344	2018_3Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920180345	2018_3Q	AUS	SOM	Rocket Remit	200	500	Mobile money	Mobile phone	yes	Unknown
920180346	2018_3Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920184246	2018_3Q	USA	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920184247	2018_3Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
920184248	2018_3Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
920184249	2018_3Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
920184250	2018_3Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
920181845	2018_3Q	GBR	SOM	Dahabshiil	200	500	Cash,Debit/credit card	Agent	yes	Unknown
920181846	2018_3Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
920181847	2018_3Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
920181848	2018_3Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
920181849	2018_3Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920181850	2018_3Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920182836	2018_3Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920182837	2018_3Q	NLD	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920182838	2018_3Q	NLD	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920183566	2018_3Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	no	Agent
920183567	2018_3Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
920183568	2018_3Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920183569	2018_3Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
920183570	2018_3Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
920183571	2018_3Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent

Table 28: Quarterly calculated money remitted from (SWE/NLD/GBR/USA and AUS) to Somalia by Remittance Firms (Q4_2018).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp agency	Pick-up method
1220183719	2018_4 Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220183718	2018_4 Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220183717	2018_4 Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	no	Agent
1220183716	2018_4 Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1220183715	2018_4 Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220183714	2018_4 Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1220182942	2018_4 Q	NLD	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220182941	2018_4 Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220181931	2018_4 Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220181930	2018_4 Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220181929	2018_4 Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1220181928	2018_4 Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1220181927	2018_4 Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
1220181926	2018_4 Q	GBR	SOM	Dahabshiil	200	500	Cash,Debit/credit card	Agent	yes	Unknown
1220184458	2018_4	USA	SOM	WorldRemit	200	500	Bank account	Internet	yes	Unknown

1220184457	Q 2018_4	USA	SOM	Iftin Express	200	500	transfer,Debit/credit card Cash	Agent	yes	Agent
1220184456	Q 2018_4	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
1220184455	Q 2018_4	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
1220184454	Q 2018_4	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
1220184453	Q 2018_4	USA	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220180364	Q 2018_4	AUS	SOM	Western Union	200	500	Cash	Agent	yes	Agent
1220180363	Q 2018_4	AUS	SOM	Rocket Remit	200	500	Mobile money	Mobile phone	yes	Unknown
1220180362	Q 2018_4	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220180361	Q 2018_4	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent

Table 29: Quarterly calculated money remitted from (GBR/AUS/NLD/SWE and USA) to Somalia by Remittance Firms (Q1_2019).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp agency	Pick-up method
325191993	2019_1Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
325191994	2019_1Q	GBR	SOM	Dahabshiil	200	500	Cash,Debit/credit card	Agent	yes	Unknown
325191995	2019_1Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
325191996	2019_1Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
325191997	2019_1Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
325191998	2019_1Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
325190360	2019_1Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
325190361	2019_1Q	AUS	SOM	Rocket Remit	200	500	Mobile money	Mobile phone	yes	Unknown
325190362	2019_1Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
325193009	2019_1Q	NLD	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
325193010	2019_1Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
325193796	2019_1Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
325193797	2019_1Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
325193798	2019_1Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
325193799	2019_1Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	no	Agent
325193800	2019_1Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
325193801	2019_1Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
325194552	2019_1Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
325194553	2019_1Q	USA	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
325194554	2019_1Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
325194555	2019_1Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
325194556	2019_1Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
325194557	2019_1Q	USA	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown

Table 30: Quarterly calculated money remitted from (AUS/GBR/USA/NLD and SWE) to Somalia by Remittance Firms (Q2_2019).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp agency	Pick-up method
625190368	2019_2Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
625190369	2019_2Q	AUS	SOM	Rocket Remit	200	500	Debit/credit card	Internet	yes	Unknown
625190370	2019_2Q	AUS	SOM	Western Union	200	500	Cash	Agent	yes	Agent
625190371	2019_2Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
625192104	2019_2Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
625192105	2019_2Q	GBR	SOM	Dahabshiil	200	500	Cash,Debit/credit card	Agent	yes	Unknown
625192106	2019_2Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent

625192107	2019_2Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknwn
625192108	2019_2Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknwn
625192109	2019_2Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknwn
625194744	2019_2Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
625194745	2019_2Q	USA	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
625194746	2019_2Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
625194747	2019_2Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
625194748	2019_2Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
625194749	2019_2Q	USA	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknwn
625193146	2019_2Q	NLD	SOM	Pay iZi!	200	500	Bank account transfer,Debit/credit card	Internet	yes	Agent
625193147	2019_2Q	NLD	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknwn
625193148	2019_2Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknwn
625193964	2019_2Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
625193965	2019_2Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
625193966	2019_2Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
625193967	2019_2Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	no	Agent
625193968	2019_2Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknwn
625193969	2019_2Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknwn

Table 31: Quarterly calculated money remitted from (AUS/GBR/NLD/USA and SWE) to Somalia by Remittance Firms (Q3_2019).

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
1022190363	2019_3 Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1022190364	2019_3 Q	AUS	SOM	Rocket Remit	200	500	Debit/credit card	Internet	yes	Unknown
1022190365	2019_3 Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1022192233	2019_3 Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1022192234	2019_3 Q	GBR	SOM	Dahabshiil	200	500	Cash,Debit/credit card	Agent	yes	Unknown
1022192235	2019_3 Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1022192236	2019_3 Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
1022192237	2019_3 Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1022192238	2019_3 Q	GBR	SOM	Western Union	200	500	Cash,Debit/credit card	Agent	yes	Agent
1022192239	2019_3 Q	GBR	SOM	Western Union	200	500	Bank account transfer	Internet	yes	Agent
1022192240	2019_3 Q	GBR	SOM	Western Union	200	500	Cash	Agent	yes	Agent
1022192241	2019_3 Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1022193336	2019_3 Q	NLD	SOM	Pay iZi!	200	500	Bank account transfer,Debit/credit card	Internet	yes	Agent
1022193337	2019_3 Q	NLD	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1022193338	2019_3 Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1022194979	2019_3 Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
1022194980	2019_3 Q	USA	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1022194981	2019_3 Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1022194982	2019_3 Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
1022194983	2019_3 Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
1022194984	2019_3 Q	USA	SOM	Western Union	200	500	Cash	Agent	yes	Agent

1022194985	2019_3 Q	USA	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1022194170	2019_3 Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1022194171	2019_3 Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1022194172	2019_3 Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1022194173	2019_3 Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	no	Agent
1022194174	2019_3 Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1022194175	2019_3 Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown

Table 32: Quarterly calculated money remitted from (USA/SWE/AUS/GBR and NLD) to Somalia by Remittance Firms (Q4_2019)

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transparency	Pick-up method
1220194968	2019_4 Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
1220194969	2019_4 Q	USA	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220194970	2019_4 Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1220194971	2019_4 Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
1220194972	2019_4 Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
1220194973	2019_4 Q	USA	SOM	Western Union	200	500	Cash	Agent	yes	Agent
1220194974	2019_4 Q	USA	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220194166	2019_4 Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1220194167	2019_4 Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220194168	2019_4 Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1220194169	2019_4 Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	no	Agent
1220194170	2019_4 Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220194171	2019_4 Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220190365	2019_4 Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
1220190366	2019_4 Q	AUS	SOM	Rocket Remit	200	500	Debit/credit card	Internet	yes	Unknown
1220190367	2019_4 Q	AUS	SOM	Western Union	200	500	Cash	Agent	yes	Agent
1220190368	2019_4 Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220192187	2019_4 Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
1220192188	2019_4 Q	GBR	SOM	Dahabshiil	200	500	Cash,Debit/credit card	Agent	yes	Unknown
1220192189	2019_4 Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
1220192190	2019_4 Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
1220192191	2019_4 Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220192192	2019_4 Q	GBR	SOM	Western Union	200	500	Cash,Debit/credit card	Agent	yes	Agent
1220192193	2019_4 Q	GBR	SOM	Western Union	200	500	Bank account transfer	Internet	yes	Agent
1220192194	2019_4 Q	GBR	SOM	Western Union	200	500	Cash	Agent	yes	Agent
1220192195	2019_4 Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown

1220193322	2019_4 Q	NLD	SOM	Pay iZi!	200	500	Bank account transfer,Debit/credit card	Internet	yes	Agent
1220193323	2019_4 Q	NLD	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
1220193324	2019_4 Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown

Table 33: Quarterly calculated money remitted from (GBR/NLD/AUS/SWE and USA) to Somalia by Remittance Firms (Q1_2020)

ID	Period	Source Country	Receiving Country	Firm	Amount in USD		Payment instrument	Sending Location/Access Point	Transp agency	Pick-up method
320202189	2020_1Q	GBR	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
320202190	2020_1Q	GBR	SOM	Dahabshiil	200	500	Cash,Debit/credit card	Agent	yes	Unknown
320202191	2020_1Q	GBR	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
320202192	2020_1Q	GBR	SOM	Tawakal Express	200	500	Cash	Agent	yes	Unknown
320202193	2020_1Q	GBR	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320202194	2020_1Q	GBR	SOM	Western Union	200	500	Cash,Debit/credit card	Agent	yes	Agent
320202195	2020_1Q	GBR	SOM	Western Union	200	500	Bank account transfer	Internet	yes	Agent
320202196	2020_1Q	GBR	SOM	Western Union	200	500	Cash	Agent	yes	Agent
320202197	2020_1Q	GBR	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320203347	2020_1Q	NLD	SOM	Pay iZi!	200	500	Bank account transfer,Debit/credit card	Internet	yes	Agent
320203348	2020_1Q	NLD	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320203349	2020_1Q	NLD	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320200362	2020_1Q	AUS	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320200363	2020_1Q	AUS	SOM	Rocket Remit	200	500	Debit/credit card	Internet	yes	Unknown
320200364	2020_1Q	AUS	SOM	Western Union	200	500	Cash	Agent	yes	Agent
320200365	2020_1Q	AUS	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320204204	2020_1Q	SWE	SOM	Amal Express	200	500	Cash	Agent	yes	Agent
320204205	2020_1Q	SWE	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320204206	2020_1Q	SWE	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
320204207	2020_1Q	SWE	SOM	Tawakal Express	200	500	Cash	Agent	no	Agent
320204208	2020_1Q	SWE	SOM	Transfer Galaxy	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320204209	2020_1Q	SWE	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320204990	2020_1Q	USA	SOM	Al-Mustaqbal Express	200	500	Cash	Agent	yes	Agent
320204991	2020_1Q	USA	SOM	Dahabshiil	200	500	Cash	Agent	yes	Agent
320204992	2020_1Q	USA	SOM	Iftin Express	200	500	Cash	Agent	yes	Agent
320204993	2020_1Q	USA	SOM	Kaah Express	200	500	Cash	Agent	yes	Agent
320204994	2020_1Q	USA	SOM	Tawakal Express	200	500	Cash	Agent	yes	Agent
320204995	2020_1Q	USA	SOM	Western Union	200	500	Cash	Agent	yes	Agent
320204996	2020_1Q	USA	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Unknown
320204997	2020_1Q	USA	SOM	WorldRemit	200	500	Bank account transfer,Debit/credit card	Internet	yes	Agent

Annex – Tables (Part II)

Table 34A: Money remitted by Al-Mustaqbal Express from G8 to Somalia (2015 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost%	Inter bank exchange rate
49657	2015_2 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Less than one hour	1	0	6	1
52560	2015_3 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
55149	2015_4 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
59269	2016_1 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
62016355	2016_2 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
92016381	2016_3 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
1220163803	2016_4 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
32017382	2017_1 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
62017394	2017_2 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
92017402	2017_3 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
1220174034	2017_4 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
32018222	2018_1 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
62018411	2018_2 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
92018424	2018_3 Q	USA	SOM	Al-Mustaqbal Express	\$200	10	200	Next day	1	0	5	1
1220184456	2018_4 Q	USA	SOM	Al-Mustaqbal Express	\$200	10.00	200	Next day	1.00	0.00	5.00	1.00
32519455	2019_1 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
62519474	2019_2 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
10221949	2019_3 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
12201949	2019_4 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1
32020499	2020_1 Q	USA	SOM	Al-Mustaqbal Express	\$200	12	200	Next day	1	0	6	1

Table 34B: Money remitted by Al-Mustaqbal Express from G8 to Somalia (2015 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Inter bank exchange rate
49657	2015_2Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Less than one hour	1	0	6	1
52560	2015_3Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
55149	2015_4Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
59269	2016_1Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
620163555	2016_2Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
920163814	2016_3Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
1220163803	2016_4Q	USA	SOM	Al-Mustaqbal Express	\$500	25	500	Next day	1	0	5	1
320173822	2017_1Q	USA	SOM	Al-Mustaqbal Express	\$500	25	500	Next day	1	0	5	1
620173946	2017_2Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
920174027	2017_3Q	USA	SOM	Al-Mustaqbal Express	\$500	12	500	Next day	1	0	2	1

1220174034	2017_4Q	USA	SOM	Al-Mustaqbal Express	\$500	12	500	Next day	1	0	2	1
320182227	2018_1Q	USA	SOM	Al-Mustaqbal Express	\$500	12	500	Next day	1	0	2	1
620184116	2018_2Q	USA	SOM	Al-Mustaqbal Express	\$500	12	500	Next day	1	0	2	1
920184248	2018_3Q	USA	SOM	Al-Mustaqbal Express	\$500	12	500	Next day	1	0	2	1
1220184456	2018_4Q	USA	SOM	Al-Mustaqbal Express	\$500	12.00	500	Next day	1.00	0.00	2.40	1.00
325194552	2019_1Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
625194744	2019_2Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
1022194979	2019_3Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
1220194968	2019_4Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1
320204990	2020_1Q	USA	SOM	Al-Mustaqbal Express	\$500	30	500	Next day	1	0	6	1

Table 35A: Money remitted by Amaana Express from Sweden to Somalia (2015 – 2017).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost%	Interbank exchange rate
55774	2015_4Q	SWE	SOM	Amaana Express	Kr 1700	85	200	Same day	0.1105	4.18	9.18	0.11532
620163620	2016_2Q	SWE	SOM	Amaana Express	Kr 1700	85	200	Same day	0	5	10	0
920163260	2016_3Q	SWE	SOM	Amaana Express	Kr 1700	85	200	Same day	0	3	8	0
1220163245	2016_4Q	SWE	SOM	Amaana Express	Kr 1700	85	200	Same day	0	5	10	0
320173245	2017_1Q	SWE	SOM	Amaana Express	Kr 1700	85	200	Same day	0	7	12	0

Table 35B: Money remitted by Amaana Express from Sweden to Somalia (2015 – 2017).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost%	Interbank exchange rate
55774	2015_4Q	SWE	SOM	Amaana Express	Kr 4300	215	500	Same day	0.110504	4.17	9.17	0.11532
620163620	2016_2Q	SWE	SOM	Amaana Express	Kr 4300	215	500	Same day	0	5	10	0
920163260	2016_3Q	SWE	SOM	Amaana Express	Kr 4300	215	500	Same day	0	3	8	0
1220163245	2016_4Q	SWE	SOM	Amaana Express	Kr 4300	215	500	Same day	0	5	10	0
320173245	2017_1Q	SWE	SOM	Amaana Express	Kr 4300	215	500	Same day	0	7	12	0

Table 36A: Money remitted by Amal Express from G8 and Netherlands and Sweden to Somalia (2011 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost%	Interbank exchange rate
28025	2011_3Q	GBR	SOM	Amal Express	£ 120	6	200	Same day	1.58	1.99	6.99	1.612
16743	2012_1Q	GBR	SOM	Amal Express	£ 120	6	200	Same day	1.56	1.42	6.42	1.58245
30787	2012_3Q	GBR	SOM	Amal Express	£ 120	6	200	Same day	1.573	1.05	6.05	1.58966
19462	2013_1Q	GBR	SOM	Amal Express	£ 120	6	200	Same day	1.59	-0.57	4.43	1.58104
2567	2013_2Q	GBR	SOM	Amal	£ 120	6	200	Same day	1.51	1.07	6.07	1.5264

2568	2013_3Q	GBR	SOM	Express Amal	£ 120	6	200	Same day	1.49	1.12	6.12	1.50689
2569	2013_4Q	GBR	SOM	Express Amal	£ 120	6	200	Same day	1.588	1.14	6.14	1.6063
33022	2014_1Q	GBR	SOM	Express Amal	£ 120	6	200	Same day	1.61	1.23	6.23	1.63
37511	2014_2Q	GBR	SOM	Express Amal	£ 120	6	200	Same day	1.658	1.49	6.49	1.683
39817	2014_3Q	GBR	SOM	Express Amal	£ 120	6	200	Same day	1.69	0.92	5.92	1.7057
42681	2014_4Q	GBR	SOM	Express Amal	£ 120	6	200	Same day	1.567	1.2	6.2	1.586
44609	2015_1Q	GBR	SOM	Express Amal	£ 120	6	200	Same day	1.51	1.56	6.56	1.534
48300	2015_2Q	GBR	SOM	Express Amal	£ 120	6	200	Same day	1.525	0.78	5.78	1.537
49656	2015_2Q	USA	SOM	Express Amal	\$ 200	10	200	Less than one hour	1	0	5	1
52115	2015_3Q	GBR	SOM	Express Amal	£ 120	7.2	200	Same day	1.5175	1.33	7.33	1.538
52561	2015_3Q	USA	SOM	Express Amal	\$ 200	12	200	Next day	1	0	6	1
53027	2015_4Q	GBR	SOM	Express Amal	£ 120	7.2	200	Same day	1.501	1.39	7.39	1.52215
55148	2015_4Q	USA	SOM	Express Amal	\$ 200	12	200	Next day	1	0	6	1
55658	2015_4Q	NLD	SOM	Express Amal	€ 140	7	200	Less than one hour	1.03	3.98	8.98	1.07268
55775	2015_4Q	SWE	SOM	Express Amal	Kr 1700	85	200	Same day	0.1105	4.18	9.18	0.11532
57478	2016_1Q	GBR	SOM	Express Amal	£ 120	7.2	200	Same day	1.41	1.38	7.38	1.42978
58176	2016_1Q	NLD	SOM	Express Amal	€ 140	7	200	Less than one hour	1.06	4.64	9.64	1.1116
59268	2016_1Q	USA	SOM	Express Amal	\$ 200	12	200	Next day	1	0	6	1
620161	2016_2Q	GBR	SOM	Express Amal	£ 120	7	200	Same day	1	1	7	1
620163	2016_2Q	USA	SOM	Express Amal	£ 200	12	200	Next day	1	0	6	1
620163	2016_2Q	SWE	SOM	Express Amal	Kr 1700	68	200	Same day	0	5	9	0
920161	2016_3Q	GBR	SOM	Express Amal	£ 120	7	200	Same day	1	2	8	1
920162	2016_3Q	NLD	SOM	Express Amal	€ 140	7	200	Less than one hour	1	2	7	1
920163	2016_3Q	SWE	SOM	Express Amal	Kr 1700	68	200	Same day	0	5	9	0
920163	2016_3Q	USA	SOM	Express Amal	\$ 200	12	200	Next day	1	0	6	1
122016	2016_4Q	GBR	SOM	Express Amal	£ 120	7	200	Same day	1	2	8	1
122016	2016_4Q	SWE	SOM	Express Amal	Kr 1700	68	200	Same day	0	6	10	0
122016	2016_4Q	USA	SOM	Express Amal	\$ 200	12	200	Next day	1	0	6	1
320171	2017_1Q	GBR	SOM	Express Amal	£ 120	7	200	Same day	1	2	8	1
320173	2017_1Q	SWE	SOM	Express Amal	Kr 1700	68	200	Same day	0	6	10	0
320173	2017_1Q	USA	SOM	Express Amal	\$ 200	12	200	Next day	1	0	6	1
620171	2017_2Q	GBR	SOM	Express Amal	£ 120	7	200	Same day	1	2	8	1
620173	2017_2Q	SWE	SOM	Express Amal	Kr 1700	68	200	Same day	0	5	9	0
620173	2017_2Q	USA	SOM	Express Amal	\$ 200	12	200	Next day	1	0	6	1
920171	2017_3Q	GBR	SOM	Express Amal	£ 120	7	200	Same day	1	2	8	1
920173	2017_3Q	SWE	SOM	Express Amal	Kr 1700	68	200	Same day	0	6	10	0
122017	2017_4Q	GBR	SOM	Express Amal	£ 120	7	200	Same day	1	2	8	1
122017	2017_4Q	SWE	SOM	Express Amal	Kr 1700	68	200	Same day	0	5	9	0
320180	2018_1Q	GBR	SOM	Express Amal	£ 120	7	200	Same day	1	2	8	1

412				Express								
320182	2018_1Q	SWE	SOM	Amal	Kr 1700	68	200	Same day	0	7	11	0
731				Express								
620181	2018_2Q	GBR	SOM	Amal	£ 120	7	200	Same day	1	2	8	1
775				Express								
620183	2018_2Q	SWE	SOM	Amal	Kr 1700	68	200	Same day	0	6	10	0
467				Express								
920181	2018_3Q	GBR	SOM	Amal	£ 120	7	200	Same day	1	2	8	1
847				Express								
920183	2018_3Q	SWE	SOM	Amal	Kr 1700	68	200	Same day	0	6	10	0
570				Express								
122018	2018_4Q	SWE	SOM	Amal	Kr 1700	68.00	200	Same day	0.10	5.82	9.82	0.11
3714				Express								
122018	2018_4Q	GBR	SOM	Amal	£ 120	7.20	200	Same day	1.28	2.10	8.10	1.31
1928				Express								
325191	2019_1Q	GBR	SOM	Amal	£ 120	7.2	200	Same day	1.27	1.97	7.97	1.2955
993				Express								
325193	2019_1Q	SWE	SOM	Amal	Kr 1700	68	200	Same day	0.104	3.63	7.63	0.10792
796				Express								
625192	2019_2Q	GBR	SOM	Amal	£ 120	5.6	200	Same day	1.285	1.56	6.22	1.30534
104				Express								
625193	2019_2Q	SWE	SOM	Amal	Kr 1700	51	200	Same day	0.098	5.8	8.8	0.10404
964				Express								
102219	2019_3Q	GBR	SOM	Amal	£ 120	5.6	200	Same day	1.2131	1.55	6.22	1.23224
2233				Express								
102219	2019_3Q	SWE	SOM	Amal	Kr 1700	68	200	Same day	0.0978	5.5	9.5	0.10349
4170				Express								
122019	2019_4Q	SWE	SOM	Amal	Kr 1700	68	200	Same day	0.0977	5.93	9.93	0.10386
4166				Express								
122019	2019_4Q	GBR	SOM	Amal	£ 120	5.6	200	Same day	1.271	1.26	5.93	1.28721
2187				Express								
320202	2020_1Q	GBR	SOM	Amal	£ 120	5.6	200	Same day	1.31	-0.48	4.19	1.3038
189				Express								
320204	2020_1Q	SWE	SOM	Amal	Kr 1700	68	200	Same day	0.09812	5.93	9.93	0.10431
204				Express								

Table 36B: Money remitted by Amal Express from G8 and Netherlands and Sweden to Somalia (2011 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28025	2011_3Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.58	1.99	6.99	1.612
				Express								
16743	2012_1Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.56	1.42	6.42	1.58245
				Express								
30787	2012_3Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.573	1.05	6.05	1.58966
				Express								
19462	2013_1Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.59	-0.57	4.43	1.58104
				Express								
2567	2013_2Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.51	1.07	6.07	1.5264
				Express								
2568	2013_3Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.49	1.12	6.12	1.50689
				Express								
2569	2013_4Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.588	1.14	6.14	1.6063
				Express								
33022	2014_1Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.61	1.23	6.23	1.63
				Express								
37511	2014_2Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.658	1.49	6.49	1.683
				Express								
39817	2014_3Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.69	0.92	5.92	1.7057
				Express								
42681	2014_4Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.567	1.2	6.2	1.586
				Express								
44609	2015_1Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.509	1.63	6.63	1.534
				Express								
48300	2015_2Q	GBR	SOM	Amal	£ 300	15	500	Same day	1.525	0.78	5.78	1.537
				Express								
49656	2015_2Q	USA	SOM	Amal	\$ 500	25	500	Less than one hour	1	0	5	1
				Express								
52115	2015_3Q	GBR	SOM	Amal	£ 300	18	500	Same day	1.5175	1.33	7.33	1.538
				Express								
52561	2015_3Q	USA	SOM	Amal	\$ 500	30	500	Next day	1	0	6	1
				Express								
53027	2015_4Q	GBR	SOM	Amal	£ 300	17.99	500	Same day	1.501	1.39	7.39	1.52215

55148	2015_4Q	USA	SOM	Express Amal	\$ 500	30	500	Next day	1	0	6	1
55658	2015_4Q	NLD	SOM	Express Amal	€ 345	17.5	500	Less than one hour	1.03	3.98	9.05	1.07268
55775	2015_4Q	SWE	SOM	Express Amal	Kr 4300	215	500	Same day	0.110504	4.17	9.17	0.11532
57478	2016_1Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1.41	1.38	7.38	1.42978
58176	2016_1Q	NLD	SOM	Express Amal	€ 345	17.5	500	Less than one hour	1.06	4.64	9.71	1.1116
59268	2016_1Q	USA	SOM	Express Amal	\$ 500	30	500	Next day	1	0	6	1
62016110	2016_2Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	1	7	1
62016355	2016_2Q	USA	SOM	Express Amal	\$ 500	30	500	Next day	1	0	6	1
62016362	2016_2Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0	5	9	0
92016159	2016_3Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	2	8	1
92016249	2016_3Q	NLD	SOM	Express Amal	€ 345	18	500	Less than one hour	1	2	7	1
92016326	2016_3Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0	5	9	0
92016381	2016_3Q	USA	SOM	Express Amal	\$ 500	30	500	Next day	1	0	6	1
12201615	2016_4Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	2	8	1
12201632	2016_4Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0	6	10	0
12201638	2016_4Q	USA	SOM	Express Amal	\$ 500	30	500	Next day	1	0	6	1
32017158	2017_1Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	2	8	1
32017324	2017_1Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0	6	10	0
32017382	2017_1Q	USA	SOM	Express Amal	\$ 500	30	500	Next day	1	0	6	1
62017166	2017_2Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	2	8	1
62017336	2017_2Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0	5	9	0
62017394	2017_2Q	USA	SOM	Express Amal	\$ 500	30	500	Next day	1	0	6	1
92017171	2017_3Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	2	8	1
92017343	2017_3Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0	6	10	0
12201717	2017_4Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	2	8	1
12201734	2017_4Q	SWE	SOM	Express Amal	Kr 4300	68	500	Same day	0	5	7	0
32018041	2018_1Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	2	8	1
32018273	2018_1Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0	7	11	0
62018177	2018_2Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	2	8	1
62018346	2018_2Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0	6	10	0
92018184	2018_3Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1	2	8	1
92018357	2018_3Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0	6	10	0
12201837	2018_4Q	SWE	SOM	Express Amal	Kr 4300	172.00	500	Same day	0.10	5.82	9.82	0.11
12201819	2018_4Q	GBR	SOM	Express Amal	£ 300	18.00	500	Same day	1.28	2.10	8.10	1.31
32519199	2019_1Q	GBR	SOM	Express Amal	£ 300	18	500	Same day	1.27	1.97	7.97	1.2955
32519379	2019_1Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0.104	3.63	7.63	0.10792
62519210	2019_2Q	GBR	SOM	Express Amal	£ 300	14.01	500	Same day	1.285	1.56	6.23	1.30534
62519396	2019_2Q	SWE	SOM	Express Amal	Kr 4300	129	500	Same day	0.098	5.8	8.8	0.10404
10221922	2019_3Q	GBR	SOM	Express Amal	£ 300	14.5	500	Same day	1.2131	1.55	6.39	1.23224

33	10221941	2019_3Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0.0978	5.5	9.5	0.10349
70	12201941	2019_4Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0.0977	5.93	9.93	0.10386
66	12201921	2019_4Q	GBR	SOM	Express Amal	£ 300	14.5	500	Same day	1.271	1.26	6.09	1.28721
87	32020218	2020_1Q	GBR	SOM	Express Amal	£ 300	14.5	500	Same day	1.31	-0.48	4.36	1.3038
9	32020420	2020_1Q	SWE	SOM	Express Amal	Kr 4300	172	500	Same day	0.09812	5.93	9.93	0.10431
4					Express								

Table 37A: Money remitted by Dahabshiil from G8/G20 and Netherlands and Sweden to Somalia (2011 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28026	2011_3 Q	GBR	SOM	Dahabshiil	£ 120	4.8	200	Same day	1.6	0.74	4.74	1.612
16744	2012_1 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.56	1.42	6.42	1.58245
30788	2012_3 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.573	1.05	6.05	1.58966
19463	2013_1 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.59	-0.57	4.43	1.58104
2533	2013_2 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.5125	0.91	5.91	1.5264
2534	2013_3 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.502	0.32	5.32	1.50689
2535	2013_4 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.58	1.64	6.64	1.6063
33015	2014_1 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.605	1.53	6.53	1.63
37507	2014_2 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.658	1.49	6.49	1.683
39813	2014_3 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.69	0.92	5.92	1.7057
42685	2014_4 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.5675	1.17	6.17	1.586
44604	2015_1 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.514	1.3	6.3	1.534
48296	2015_2 Q	GBR	SOM	Dahabshiil	£ 120	6	200	Same day	1.525	0.78	5.78	1.537
49653	2015_2 Q	USA	SOM	Dahabshiil	\$ 200	12	200	Less than one hour	1	0	6	1
52116	2015_3 Q	GBR	SOM	Dahabshiil	£ 120	7.2	200	Same day	1.5175	1.33	7.33	1.538
52562	2015_3 Q	USA	SOM	Dahabshiil	\$ 200	12	200	Next day	1	0	6	1
53023	2015_4 Q	GBR	SOM	Dahabshiil	£ 120	7.2	200	Same day	1.501	1.39	7.39	1.52215
55145	2015_4 Q	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
55342	2015_4 Q	AUS	SOM	Dahabshiil	200	10	200	Less than one hour	0.66333	7.81	12.81	0.71955
55659	2015_4 Q	NLD	SOM	Dahabshiil	€ 140	7	200	Same day	1.0335	3.65	8.65	1.07268
55776	2015_4 Q	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0.110504	4.17	8.17	0.11532
56295	2016_1 Q	AUS	SOM	Dahabshiil	200	15	200	Less than one hour	0.69	3.94	11.44	0.71827
57477	2016_1 Q	GBR	SOM	Dahabshiil	£ 120	7.2	200	Same day	1.41	1.38	7.38	1.42978
58177	2016_1 Q	NLD	SOM	Dahabshiil	€ 140	7	200	Same day	1.06	4.64	9.64	1.1116
58779	2016_1 Q	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0.107	8.94	12.94	0.1175
59265	2016_1 Q	USA	SOM	Dahabshiil	\$ 200	4.8	200	Same day	1.6	0.74	4.74	1.612
62016032	2016_2 Q	AUS	SOM	Dahabshiil	200	15	200	Less than one hour	1	4	11	1
62016109	2016_2 Q	GBR	SOM	Dahabshiil	£ 120	7	200	Same day	1	3	9	1
62016266	2016_2 Q	NLD	SOM	Dahabshiil	€ 140	7	200	Same day	1	4	9	1

5	Q											
62016355	2016_2	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
1	Q											
62016362	2016_2	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	5	9	0
2	Q											
92016032	2016_3	AUS	SOM	Dahabshiil	200	15	200	Less than one hour	1	4	12	1
9	Q											
92016159	2016_3	GBR	SOM	Dahabshiil	£ 120	7	200	Same day	1	2	8	1
6	Q											
92016249	2016_3	NLD	SOM	Dahabshiil	€ 140	7	200	Same day	1	2	7	1
8	Q											
92016326	2016_3	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	6	10	0
2	Q											
92016381	2016_3	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
6	Q											
12201603	2016_4	AUS	SOM	Dahabshiil	200	15	200	Less than one hour	1	5	12	1
24	Q											
12201615	2016_4	GBR	SOM	Dahabshiil	£ 120	7	200	Same day	1	2	8	1
95	Q											
12201624	2016_4	NLD	SOM	Dahabshiil	€ 140	5	200	Same day	1	4	7	1
94	Q											
12201632	2016_4	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	2	6	0
47	Q											
12201637	2016_4	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
99	Q											
32017032	2017_1	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	1	2	13	1
2	Q											
32017158	2017_1	GBR	SOM	Dahabshiil	£ 120	7	200	Same day	1	2	8	1
3	Q											
32017250	2017_1	NLD	SOM	Dahabshiil	€ 140	5	200	Same day	1	4	8	1
9	Q											
32017324	2017_1	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	10	14	0
7	Q											
32017382	2017_1	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
4	Q											
62017032	2017_2	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	1	2	13	1
9	Q											
62017166	2017_2	GBR	SOM	Dahabshiil	£ 120	7	200	Same day	1	2	8	1
7	Q											
62017336	2017_2	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	8	12	0
1	Q											
62017394	2017_2	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
2	Q											
92017033	2017_3	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	1	6	17	1
4	Q											
92017171	2017_3	GBR	SOM	Dahabshiil	£ 120	7	200	Same day	1	2	8	1
7	Q											
92017268	2017_3	NLD	SOM	Dahabshiil	€ 140	5	200	Same day	1	5	9	1
3	Q											
92017343	2017_3	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	10	14	0
6	Q											
92017402	2017_3	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
8	Q											
12201703	2017_4	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	1	5	16	1
39	Q											
12201717	2017_4	GBR	SOM	Dahabshiil	£ 120	7	200	Same day	1	2	8	1
46	Q											
12201727	2017_4	NLD	SOM	Dahabshiil	€ 140	5	200	Same day	1	3	7	1
10	Q											
12201734	2017_4	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	9	13	0
33	Q											
12201740	2017_4	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
31	Q											
32018222	2018_1	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
4	Q											
32018236	2018_1	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	1	5	16	1
6	Q											
32018264	2018_1	NLD	SOM	Dahabshiil	€ 140	5	200	Same day	1	3	7	1
2	Q											
32018273	2018_1	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	9	13	0
2	Q											
62018033	2018_2	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	1	3	14	1
4	Q											
62018177	2018_2	GBR	SOM	Dahabshiil	£ 120	7	200	Same day	1	2	8	1
3	Q											
62018274	2018_2	NLD	SOM	Dahabshiil	€ 140	5	200	Same day	1	2	5	1
0	Q											
62018346	2018_2	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	8	12	0

8	Q											
62018411	2018_2	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
3	Q											
92018034	2018_3	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	1	5	16	1
6	Q											
92018424	2018_3	USA	SOM	Dahabshiil	\$ 200	10	200	Same day	1	0	5	1
6	Q											
92018184	2018_3	GBR	SOM	Dahabshiil	£ 120	7	200	Same day	1	2	8	1
5	Q											
92018283	2018_3	NLD	SOM	Dahabshiil	€ 140	5	200	Same day	1	4	7	1
7	Q											
92018356	2018_3	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0	3	7	0
7	Q											
12201837	2018_4	SWE	SOM	Dahabshiil	Kr 1700	68.00	200	Same day	0.11	-0.23	3.77	0.11
15	Q											
12201819	2018_4	GBR	SOM	Dahabshiil	£ 120	7.20	200	Same day	1.28	2.10	8.10	1.31
26	Q											
12201844	2018_4	USA	SOM	Dahabshiil	\$ 200	10.00	200	Same day	1.00	0.00	5.00	1.00
53	Q											
12201803	2018_4	AUS	SOM	Dahabshiil	200	22.00	200	Less than one hour	0.70	2.46	13.46	0.72
61	Q											
32519199	2019_1	GBR	SOM	Dahabshiil	£ 120	7.2	200	Same day	1.27	1.97	7.97	1.2955
4	Q											
32519036	2019_1	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	0.6925	2.59	13.59	0.7109
0	Q											
32519379	2019_1	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0.1042	3.44	7.44	0.10792
7	Q											
32519455	2019_1	USA	SOM	Dahabshiil	\$ 200	10	200	Same day	1	0	5	1
3	Q											
62519036	2019_2	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	0.6825	2.45	13.45	0.69966
8	Q											
62519210	2019_2	GBR	SOM	Dahabshiil	£ 120	7.2	200	Same day	1.285	1.56	7.56	1.30534
5	Q											
62519474	2019_2	USA	SOM	Dahabshiil	\$ 200	10	200	Same day	1	0	5	1
5	Q											
62519396	2019_2	SWE	SOM	Dahabshiil	Kr 1700	51	200	Same day	0.0938	9.84	12.84	0.10404
5	Q											
10221903	2019_3	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	0.6687	2.55	13.55	0.68621
63	Q											
10221922	2019_3	GBR	SOM	Dahabshiil	£ 120	7.2	200	Same day	1.14	7.49	13.49	1.23224
34	Q											
10221949	2019_3	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
80	Q											
10221941	2019_3	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0.0941	9.07	13.07	0.10349
71	Q											
12201949	2019_4	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
69	Q											
12201941	2019_4	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0.094	9.5	13.5	0.10386
67	Q											
12201903	2019_4	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	0.675	2.06	13.06	0.68918
65	Q											
12201921	2019_4	GBR	SOM	Dahabshiil	£ 120	7.2	200	Same day	1.2625	1.92	7.92	1.28721
88	Q											
32020219	2020_1	GBR	SOM	Dahabshiil	£ 120	7.2	200	Same day	1.2675	2.78	8.78	1.3038
0	Q											
32020036	2020_1	AUS	SOM	Dahabshiil	200	22	200	Less than one hour	0.6598	2.21	13.21	0.67468
2	Q											
32020420	2020_1	SWE	SOM	Dahabshiil	Kr 1700	68	200	Same day	0.09827	5.79	9.79	0.10431
5	Q											
32020499	2020_1	USA	SOM	Dahabshiil	\$ 200	12	200	Same day	1	0	6	1
1	Q											

Table 37B: Money remitted by Dahabshiil from G8/G20 and Netherlands and Sweden to Somalia (2011 – 2020)

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28026	2011_3Q	GBR	SOM	Dahabshiil	£ 300	12	500	Same day	1.6	0.74	4.74	1.612
16744	2012_1Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.56	1.42	6.42	1.58245
30788	2012_3Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.573	1.05	6.05	1.58966
19463	2013_1Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.59	-0.57	4.43	1.58104
2533	2013_	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.5125	0.91	5.91	1.5264

2534	2Q 2013_3Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.502	0.32	5.32	1.50689
2535	2013_4Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.58	1.64	6.64	1.6063
33015	2014_1Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.605	1.53	6.53	1.63
37507	2014_2Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.658	1.49	6.49	1.683
39813	2014_3Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.69	0.92	5.92	1.7057
42685	2014_4Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.5675	1.17	6.17	1.586
44604	2015_1Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.514	1.3	6.3	1.534
48296	2015_2Q	GBR	SOM	Dahabshiil	£ 300	15	500	Same day	1.525	0.78	5.78	1.537
49653	2015_2Q	USA	SOM	Dahabshiil	\$ 500	30	500	Less than one hour	1	0	6	1
52116	2015_3Q	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1.5175	1.33	7.33	1.538
52562	2015_3Q	USA	SOM	Dahabshiil	\$ 500	30	500	Next day	1	0	6	1
53023	2015_4Q	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1.501	1.39	7.39	1.52215
55145	2015_4Q	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1
55342	2015_4Q	AUS	SOM	Dahabshiil	500	25	500	Less than one hour	0.66333	7.81	12.81	0.71955
55659	2015_4Q	NLD	SOM	Dahabshiil	€ 345	17.5	500	Same day	1.0335	3.65	8.72	1.07268
55776	2015_4Q	SWE	SOM	Dahabshiil	Kr 4300	150.5	500	Same day	0.110504	4.17	7.67	0.11532
56295	2016_1Q	AUS	SOM	Dahabshiil	500	30	500	Less than one hour	0.69	3.94	9.94	0.71827
57477	2016_1Q	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1.41	1.38	7.38	1.42978
58177	2016_1Q	NLD	SOM	Dahabshiil	€ 345	17.5	500	Same day	1.06	4.64	9.71	1.1116
58779	2016_1Q	SWE	SOM	Dahabshiil	Kr 4300	150	500	Same day	0.107	8.94	12.42	0.1175
59265	2016_1Q	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1.612
620160328	2016_2Q	AUS	SOM	Dahabshiil	500	30	500	Less than one hour	1	4	10	1
620161098	2016_2Q	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1	3	9	1
620162665	2016_2Q	NLD	SOM	Dahabshiil	€ 345	18	500	Same day	1	4	9	1
620163551	2016_2Q	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1
620163622	2016_2Q	SWE	SOM	Dahabshiil	Kr 4300	160	500	Same day	0	5	9	0
920160329	2016_3Q	AUS	SOM	Dahabshiil	500	30	500	Less than one hour	1	4	10	1
920161596	2016_3Q	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1	2	8	1
920162498	2016_3Q	NLD	SOM	Dahabshiil	€ 345	18	500	Same day	1	2	7	1
920163262	2016_3Q	SWE	SOM	Dahabshiil	Kr 4300	160	500	Same day	0	6	10	0
920163816	2016_3Q	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1
1220160324	2016_4Q	AUS	SOM	Dahabshiil	500	30	500	Less than one hour	1	5	11	1
1220161595	2016_4Q	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1	2	8	1
1220162494	2016_4Q	NLD	SOM	Dahabshiil	€ 345	5	500	Same day	1	4	5	1
1220163247	2016_4Q	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0	2	6	0
1220163799	2016_4Q	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1
320170322	2017_1Q	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	1	2	12	1
320171583	2017_1Q	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1	2	8	1
320172509	2017_1Q	NLD	SOM	Dahabshiil	€ 345	5	500	Same day	1	4	6	1

320173247	1Q 2017_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0	10	14	0
320173824	1Q 2017_	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1
620170329	1Q 2017_	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	1	2	12	1
620171667	2Q 2017_	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1	2	8	1
620173361	2Q 2017_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0	8	12	0
620173942	2Q 2017_	USA	SOM	Dahabshiil	\$ 500	12	500	Same day	1	0	2	1
920170334	2Q 2017_	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	1	6	15	1
920171717	3Q 2017_	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1	2	8	1
920172683	3Q 2017_	NLD	SOM	Dahabshiil	€ 345	5	500	Same day	1	5	6	1
920173436	3Q 2017_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0	10	14	0
920174028	3Q 2017_	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1
1220170339	3Q 2017_	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	1	5	14	1
1220171746	4Q 2017_	GBR	SOM	Dahabshiil	£ 345	18	500	Same day	1	2	8	1
1220172710	4Q 2017_	NLD	SOM	Dahabshiil	€ 345	5	500	Same day	1	3	5	1
1220173433	4Q 2017_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0	9	13	0
1220174031	4Q 2017_	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1
320182224	4Q 2018_	USA	SOM	Dahabshiil	\$ 500	12	500	Same day	1	0	2	1
320182366	1Q 2018_	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	1	5	15	1
320182642	1Q 2018_	NLD	SOM	Dahabshiil	€ 345	5	500	Same day	1	3	5	1
320182732	1Q 2018_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0	9	13	0
620180334	1Q 2018_	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	1	3	12	1
620181773	2Q 2018_	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1	2	8	1
620182740	2Q 2018_	NLD	SOM	Dahabshiil	€ 345	5	500	Same day	1	2	3	1
620183468	2Q 2018_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0	8	12	0
620184113	2Q 2018_	USA	SOM	Dahabshiil	\$ 500	12	500	Same day	1	0	2	1
920180346	2Q 2018_	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	1	5	15	1
920184246	3Q 2018_	USA	SOM	Dahabshiil	\$ 500	12	500	Same day	1	0	2	1
920181845	3Q 2018_	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1	2	8	1
920182837	3Q 2018_	NLD	SOM	Dahabshiil	€ 345	5	500	Same day	1	4	5	1
920183567	3Q 2018_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0	3	7	0
1220183715	3Q 2018_	SWE	SOM	Dahabshiil	Kr 4300	172.00	500	Same day	0.11	-0.23	3.77	0.11
1220181926	4Q 2018_	GBR	SOM	Dahabshiil	£ 300	18.00	500	Same day	1.28	2.10	8.10	1.31
1220184453	4Q 2018_	USA	SOM	Dahabshiil	\$ 500	12.00	500	Same day	1.00	0.00	2.40	1.00
1220180361	4Q 2018_	AUS	SOM	Dahabshiil	500	47.00	500	Less than one hour	0.70	2.46	11.86	0.72
325191994	1Q 2019_	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1.27	1.97	7.97	1.2955
325190360	1Q 2019_	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	0.6925	2.59	11.99	0.7109
325193797	1Q 2019_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0.1042	3.44	7.44	0.10792
325194553	1Q 2019_	USA	SOM	Dahabshiil	\$ 500	15	500	Same day	1	0	3	1
625190368	2019_	AUS	SOM	Dahabshiil	500	47	500	Less than	0.6825	2.45	11.85	0.69966

625192105	2Q 2019_	GBR	SOM	Dahabshiil	£ 300	18	500	one hour Same day	1.285	1.56	7.56	1.30534
625194745	2Q 2019_	USA	SOM	Dahabshiil	\$ 500	25	500	Same day	1	0	5	1
625193965	2Q 2019_	SWE	SOM	Dahabshiil	Kr 4300	129	500	Same day	0.0938	9.84	12.84	0.10404
1022190363	2Q 2019_	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	0.6687	2.55	11.95	0.68621
1022192234	3Q 2019_	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1.14	7.49	13.49	1.23224
1022194980	3Q 2019_	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1
1022194171	3Q 2019_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0.0941	9.07	13.07	0.10349
1220194969	3Q 2019_	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1
1220194167	4Q 2019_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0.094	9.5	13.5	0.10386
1220190365	4Q 2019_	AUS	SOM	Dahabshiil	500	47	500	Less than one hour	0.675	2.06	11.46	0.68918
1220192188	4Q 2019_	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1.2625	1.92	7.92	1.28721
320202190	1Q 2020_	GBR	SOM	Dahabshiil	£ 300	18	500	Same day	1.2675	2.78	8.78	1.3038
320200362	1Q 2020_	AUS	SOM	Dahabshiil	500	42	500	Less than one hour	0.6598	2.21	10.61	0.67468
320204205	1Q 2020_	SWE	SOM	Dahabshiil	Kr 4300	172	500	Same day	0.09827	5.79	9.79	0.10431
320204991	1Q 2020_	USA	SOM	Dahabshiil	\$ 500	30	500	Same day	1	0	6	1

Table 38A: Money remitted by Iftin Express from G8 and Sweden to Somalia (2015 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
46947	1Q 2015_	GBR	SOM	Iftin Express	£ 120	6	200	Same day	1.51	1.56	6.56	1.534
48301	2Q 2015_	GBR	SOM	Iftin Express	£ 120	6	200	Same day	1.525	0.78	5.78	1.537
49658	2Q 2015_	USA	SOM	Iftin Express	\$ 200	12	200	Less than one hour	1	0	6	1
52117	3Q 2015_	GBR	SOM	Iftin Express	£ 120	7.2	200	Same day	1.5175	1.33	7.33	1.538
52563	3Q 2015_	USA	SOM	Iftin Express	\$ 200	12	200	Next day	1	0	6	1
55100	4Q 2015_	GBR	SOM	Iftin Express	£ 120	7.2	200	Same day	1.5	1.46	7.46	1.52215
55150	4Q 2015_	USA	SOM	Iftin Express	\$ 200	12	200	Next day	1	0	6	1
55777	4Q 2015_	SWE	SOM	Iftin Express	Kr 1700	85	200	Same day	0.1105	4.18	9.18	0.11532
57479	1Q 2016_	GBR	SOM	Iftin Express	£ 120	7.2	200	Same day	1.41	1.38	7.38	1.42978
58781	1Q 2016_	SWE	SOM	Iftin Express	Kr 1700	85	200	Same day	0.106	9.79	14.79	0.1175
59270	1Q 2016_	USA	SOM	Iftin Express	\$ 200	12	200	Next day	1	0	6	1
620163556	2Q 2016_	USA	SOM	Iftin Express	\$ 200	12	200	Next day	1	0	6	1
620163623	2Q 2016_	SWE	SOM	Iftin Express	Kr 1700	68	200	Same day	0	5	9	0
920161597	3Q 2016_	GBR	SOM	Iftin Express	£ 120	7	200	Same day	1	2	8	1
920163263	3Q 2016_	SWE	SOM	Iftin Express	Kr 1700	68	200	Same day	0	6	10	0
920163817	3Q 2016_	USA	SOM	Iftin Express	\$ 200	12	200	Next day	1	0	6	1
1220161599	4Q 2016_	GBR	SOM	Iftin Express	£ 120	7	200	Same day	1	2	8	1
1220163248	4Q 2016_	SWE	SOM	Iftin Express	Kr 1700	85	200	Same day	0	6	11	0
1220163804	4Q 2016_	USA	SOM	Iftin Express	\$ 200	12	200	Next day	1	0	6	1
320171584	2017_	GBR	SOM	Iftin	£ 120	7	200	Same day	1	2	8	1

320173248	1Q 2017_	SWE	SOM	Express Iftin	Kr	68	200	Same day	0	6	10	0
320173825	1Q 2017_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1
620171670	1Q 2017_	GBR	SOM	Express Iftin	1700 £ 120	7	200	Same day	1	2	8	1
620173362	2Q 2017_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0	5	9	0
620173947	2Q 2017_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1
920171718	2Q 2017_	GBR	SOM	Express Iftin	1700 £ 120	7	200	Same day	1	2	8	1
920173437	3Q 2017_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0	6	10	0
920174029	3Q 2017_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1
1220171749	3Q 2017_	GBR	SOM	Express Iftin	1700 £ 120	7	200	Same day	1	2	8	1
1220173434	4Q 2017_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0	5	9	0
1220174035	4Q 2017_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1
320182228	4Q 2018_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1
320182733	1Q 2018_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0	6	10	0
620181776	1Q 2018_	GBR	SOM	Express Iftin	1700 £ 120	7	200	Same day	1	2	8	1
620183469	2Q 2018_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0	7	11	0
620184117	2Q 2018_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1
920184249	2Q 2018_	USA	SOM	Express Iftin	1700 \$ 200	10	200	Next day	1	0	5	1
920181848	3Q 2018_	GBR	SOM	Express Iftin	1700 £ 120	7	200	Same day	1	2	8	1
920183571	3Q 2018_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0	6	10	0
1220183716	3Q 2018_	SWE	SOM	Express Iftin	1700 Kr	68.00	200	Same day	0.10	5.69	9.69	0.11
1220181929	4Q 2018_	GBR	SOM	Express Iftin	1700 £ 120	7.20	200	Same day	1.28	2.10	8.10	1.31
1220184457	4Q 2018_	USA	SOM	Express Iftin	1700 \$ 200	10.00	200	Next day	1.00	0.00	5.00	1.00
325191995	4Q 2019_	GBR	SOM	Express Iftin	1700 £ 120	7.2	200	Same day	1.27	1.97	7.97	1.2955
325193798	1Q 2019_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0.1044	3.26	7.26	0.10792
325194554	1Q 2019_	USA	SOM	Express Iftin	1700 \$ 200	10	200	Next day	1	0	5	1
625192106	1Q 2019_	GBR	SOM	Express Iftin	1700 £ 120	5.6	200	Same day	1.285	1.56	6.22	1.30534
625194746	2Q 2019_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1
625193966	2Q 2019_	SWE	SOM	Express Iftin	1700 Kr	51	200	Same day	0.098	5.8	8.8	0.10404
1022192235	2Q 2019_	GBR	SOM	Express Iftin	1700 £ 120	5.94	200	Same day	1.2125	1.6	6.55	1.23224
1022194981	3Q 2019_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1
1022194172	3Q 2019_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0.0978	5.5	9.5	0.10349
1220194970	3Q 2019_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1
1220194168	4Q 2019_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0.0976	6.03	10.03	0.10386
1220192189	4Q 2019_	GBR	SOM	Express Iftin	1700 £ 120	5.94	200	Same day	1.223	4.99	9.94	1.28721
320202191	4Q 2020_	GBR	SOM	Express Iftin	1700 £ 120	5.68	200	Same day	1.2675	2.78	7.52	1.3038
320204206	1Q 2020_	SWE	SOM	Express Iftin	1700 Kr	68	200	Same day	0.09809	5.96	9.96	0.10431
320204992	1Q 2020_	USA	SOM	Express Iftin	1700 \$ 200	12	200	Next day	1	0	6	1

Table 38B: Money remitted by Iftin Express from G8 and Sweden to Somalia (2015 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
46947	2015_1Q	GBR	SOM	Iftin Express	£ 300	15	500	Same day	1.51	1.56	6.56	1.534
48301	2015_2Q	GBR	SOM	Iftin Express	£ 300	15	500	Same day	1.525	0.78	5.78	1.537
49658	2015_2Q	USA	SOM	Iftin Express	\$ 500	30	500	Less than one hour	1	0	6	1
52117	2015_3Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1.5175	1.33	7.33	1.538
52563	2015_3Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
55100	2015_4Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1.5	1.46	7.46	1.52215
55150	2015_4Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
55777	2015_4Q	SWE	SOM	Iftin Express	Kr 4300	215	500	Same day	0.110504	4.17	9.17	0.11532
57479	2016_1Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1.41	1.38	7.38	1.42978
58781	2016_1Q	SWE	SOM	Iftin Express	Kr 4300	215	500	Same day	0.106	9.79	14.79	0.1175
59270	2016_1Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
620163556	2016_2Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
620163623	2016_2Q	SWE	SOM	Iftin Express	Kr 4300	172	500	Same day	0	5	9	0
920161597	2016_3Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1	2	8	1
920163263	2016_3Q	SWE	SOM	Iftin Express	Kr 4300	172	500	Same day	0	6	10	0
920163817	2016_3Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
1220161599	2016_4Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1	2	8	1
1220163248	2016_4Q	SWE	SOM	Iftin Express	Kr 4300	215	500	Same day	0	6	11	0
1220163804	2016_4Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
320171584	2017_1Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1	2	8	1
320173248	2017_1Q	SWE	SOM	Iftin Express	Kr 4300	172	500	Same day	0	6	10	0
320173825	2017_1Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
620171670	2017_2Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1	2	8	1
620173362	2017_2Q	SWE	SOM	Iftin Express	Kr 4300	172	500	Same day	0	5	9	0
620173947	2017_2Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
920171718	2017_3Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1	2	8	1
920173437	2017_3Q	SWE	SOM	Iftin Express	Kr 4300	172	500	Same day	0	6	10	0
920174029	2017_3Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
1220171749	2017_4Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1	2	8	1
1220173434	2017_4Q	SWE	SOM	Iftin Express	Kr 4300	172	500	Same day	0	5	9	0
1220174035	2017_4Q	USA	SOM	Iftin Express	\$ 500	30	500	Next day	1	0	6	1
320182228	2018_1Q	USA	SOM	Iftin Express	\$ 500	12	500	Next day	1	0	2	1
320182733	2018_1Q	SWE	SOM	Iftin Express	Kr 4300	172	500	Same day	0	6	10	0
620181776	2018_2Q	GBR	SOM	Iftin Express	£ 300	18	500	Same day	1	2	8	1
620183469	2018_2Q	SWE	SOM	Iftin Express	Kr 4300	172	500	Same day	0	7	11	0
620184117	2018_2Q	USA	SOM	Iftin Express	\$ 500	12	500	Next day	1	0	2	1

920184249	2018_3Q	USA	SOM	Express	\$ 500	12	500	Next day	1	0	2	1
920181848	2018_3Q	GBR	SOM	Express	£ 300	18	500	Same day	1	2	8	1
920183571	2018_3Q	SWE	SOM	Express	Kr 4300	172	500	Same day	0	6	10	0
1220183716	2018_4Q	SWE	SOM	Express	Kr 4300	172.00	500	Same day	0.10	5.69	9.69	0.11
1220181929	2018_4Q	GBR	SOM	Express	£ 300	18.00	500	Same day	1.28	2.10	8.10	1.31
1220184457	2018_4Q	USA	SOM	Express	\$ 500	12.00	500	Next day	1.00	0.00	2.40	1.00
325191995	2019_1Q	GBR	SOM	Express	£ 300	18	500	Same day	1.27	1.97	7.97	1.2955
325193798	2019_1Q	SWE	SOM	Express	Kr 4300	172	500	Same day	0.1044	3.26	7.26	0.10792
325194554	2019_1Q	USA	SOM	Express	\$ 500	15	500	Next day	1	0	3	1
625192106	2019_2Q	GBR	SOM	Express	£ 300	14.01	500	Same day	1.285	1.56	6.23	1.30534
625194746	2019_2Q	USA	SOM	Express	\$ 500	30	500	Next day	1	0	6	1
625193966	2019_2Q	SWE	SOM	Express	Kr 4300	129	500	Same day	0.098	5.8	8.8	0.10404
1022192235	2019_3Q	GBR	SOM	Express	£ 300	14.85	500	Same day	1.2125	1.6	6.55	1.23224
1022194981	2019_3Q	USA	SOM	Express	\$ 500	30	500	Next day	1	0	6	1
1022194172	2019_3Q	SWE	SOM	Express	Kr 4300	172	500	Same day	0.0978	5.5	9.5	0.10349
1220194970	2019_4Q	USA	SOM	Express	\$ 500	30	500	Next day	1	0	6	1
1220194168	2019_4Q	SWE	SOM	Express	Kr 4300	172	500	Same day	0.0976	6.03	10.03	0.10386
1220192189	2019_4Q	GBR	SOM	Express	£ 300	14.85	500	Same day	1.223	4.99	9.94	1.28721
320202191	2020_1Q	GBR	SOM	Express	£ 300	14.2	500	Same day	1.2675	2.78	7.52	1.3038
320204206	2020_1Q	SWE	SOM	Express	Kr 4300	172	500	Same day	0.09809	5.96	9.96	0.10431
320204992	2020_1Q	USA	SOM	Express	\$ 500	30	500	Next day	1	0	6	1

Table 39A: Money remitted by Juba Express from Sweden to Somalia (2015 – 2018).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
55778	2015_4Q	SWE	SOM	Juba Express	Kr 1700	85	200	Same day	0.1105	4.18	9.18	0.11532
58783	2016_1Q	SWE	SOM	Juba Express	Kr 1700	85	200	Same day	0.105	10.64	15.64	0.1175
620163624	2016_2Q	SWE	SOM	Juba Express	Kr 1700	85	200	Same day	0	5	10	0
920163264	2016_3Q	SWE	SOM	Juba Express	Kr 1700	85	200	Same day	0	6	11	0
1220163249	2016_4Q	SWE	SOM	Juba Express	Kr 1700	85	200	Same day	0	6	11	0
320173249	2017_1Q	SWE	SOM	Juba Express	Kr 1700	68	200	Same day	0	7	11	0
620173363	2017_2Q	SWE	SOM	Juba Express	Kr 1700	68	200	Same day	0	5	9	0
920173438	2017_3Q	SWE	SOM	Juba Express	Kr 1700	68	200	Same day	0	8	12	0
1220173435	2017_4Q	SWE	SOM	Juba Express	Kr 1700	68	200	Same day	0	5	9	0
320182734	2018_1Q	SWE	SOM	Juba Express	Kr 1700	68	200	Same day	0	8	12	0

Table 39B: Money remitted by Juba Express from Sweden to Somalia (2015 – 2018).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
55778	2015_4Q	SWE	SOM	Juba Express	Kr 4300	215	500	Same day	0.110504	4.17	9.17	0.11532

58783	2016_1Q	SWE	SOM	Juba Express	Kr 4300	215	500	Same day	0.105	10.64	15.64	0.1175
620163624	2016_2Q	SWE	SOM	Juba Express	Kr 4300	215	500	Same day	0	5	10	0
920163264	2016_3Q	SWE	SOM	Juba Express	Kr 4300	215	500	Same day	0	6	11	0
1220163249	2016_4Q	SWE	SOM	Juba Express	Kr 4300	215	500	Same day	0	6	11	0
320173249	2017_1Q	SWE	SOM	Juba Express	Kr 4300	172	500	Same day	0	7	11	0
620173363	2017_2Q	SWE	SOM	Juba Express	Kr 4300	172	500	Same day	0	5	9	0
920173438	2017_3Q	SWE	SOM	Juba Express	Kr 4300	172	500	Same day	0	8	12	0
1220173435	2017_4Q	SWE	SOM	Juba Express	Kr 4300	172	500	Same day	0	5	9	0
320182734	2018_1Q	SWE	SOM	Juba Express	Kr 4300	172	500	Same day	0	8	12	0

Table 40A: Money remitted by Kaah Express from G8 and Netherlands to Somalia (2015 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
46948	2015_1 Q	GBR	SOM	Kaah Express	£ 120	6	200	Same day	1.51	1.56	6.56	1.534
48302	2015_2 Q	GBR	SOM	Kaah Express	£ 120	6	200	Same day	1.515	1.43	6.43	1.537
49654	2015_2 Q	USA	SOM	Kaah Express	\$ 200	12	200	Less than one hour	1	0	6	1
52118	2015_3 Q	GBR	SOM	Kaah Express	£ 120	7.2	200	Same day	1.5175	1.33	7.33	1.538
52558	2015_3 Q	USA	SOM	Kaah Express	\$ 200	10	200	Next day	1	0	5	1
55101	2015_4 Q	GBR	SOM	Kaah Express	£ 120	7.2	200	Same day	1.5	1.46	7.46	1.52215
55146	2015_4 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
55660	2015_4 Q	NLD	SOM	Kaah Express	€ 140	8	200	Less than one hour	1.026	4.35	10.07	1.07268
57483	2016_1 Q	GBR	SOM	Kaah Express	£ 120	7.2	200	Same day	1.37	4.18	10.18	1.42978
58178	2016_1 Q	NLD	SOM	Kaah Express	€ 140	8	200	Less than one hour	1.058	4.82	10.54	1.1116
59266	2016_1 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
620162666	2016_2 Q	NLD	SOM	Kaah Express	€ 140	8	200	Less than one hour	1	4	9	1
620163552	2016_2 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
920161598	2016_3 Q	GBR	SOM	Kaah Express	£ 120	7	200	Same day	1	2	8	1
920162499	2016_3 Q	NLD	SOM	Kaah Express	€ 140	8	200	Less than one hour	1	2	7	1
920163818	2016_3 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
1220161600	2016_4 Q	GBR	SOM	Kaah Express	£ 120	7	200	Same day	1	2	8	1
1220163800	2016_4 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
320171585	2017_1 Q	GBR	SOM	Kaah Express	£ 120	7	200	Same day	1	0	6	1
320173826	2017_1 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
620171671	2017_2 Q	GBR	SOM	Kaah Express	£ 120	7	200	Same day	1	2	8	1
620173943	2017_2 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
920174030	2017_3 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
1220174032	2017_4 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
320182225	2018_1 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
620184114	2018_2 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1

920184247	2018_3 Q	USA	SOM	Kaah Express	\$ 200	10	200	Next day	1	0	5	1
1220184454	2018_4 Q	USA	SOM	Kaah Express	\$ 200	10.00	200	Next day	1.00	0.00	5.00	1.00
325194555	2019_1 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
625194747	2019_2 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
1022194982	2019_3 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
1220194971	2019_4 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1
320204993	2020_1 Q	USA	SOM	Kaah Express	\$ 200	12	200	Next day	1	0	6	1

Table 40B: Money remitted by Kaah Express from G8 and Netherlands to Somalia (2015 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
46948	2015_1Q	GBR	SOM	Kaah Express	£ 300	15	500	Same day	1.51	1.56	6.56	1.534
48302	2015_2Q	GBR	SOM	Kaah Express	£ 300	15	500	Same day	1.515	1.43	6.43	1.537
49654	2015_2Q	USA	SOM	Kaah Express	\$ 500	30	500	Less than one hour	1	0	6	1
52118	2015_3Q	GBR	SOM	Kaah Express	£ 300	18	500	Same day	1.5175	1.33	7.33	1.538
52558	2015_3Q	USA	SOM	Kaah Express	\$ 500	25	500	Next day	1	0	5	1
55101	2015_4Q	GBR	SOM	Kaah Express	£ 300	18	500	Same day	1.5	1.46	7.46	1.52215
55146	2015_4Q	USA	SOM	Kaah Express	\$ 300	30	500	Next day	1	0	6	1
55660	2015_4Q	NLD	SOM	Kaah Express	€ 345	20	500	Less than one hour	1.026	4.35	10.15	1.07268
57483	2016_1Q	GBR	SOM	Kaah Express	£ 300	18	500	Same day	1.37	4.18	10.18	1.42978
58178	2016_1Q	NLD	SOM	Kaah Express	€ 345	20	500	Less than one hour	1.058	4.82	10.62	1.1116
59266	2016_1Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
620162666	2016_2Q	NLD	SOM	Kaah Express	€ 345	20	500	Less than one hour	1	4	9	1
620163552	2016_2Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
920161598	2016_3Q	GBR	SOM	Kaah Express	£ 300	18	500	Same day	1	2	8	1
920162499	2016_3Q	NLD	SOM	Kaah Express	€ 345	20	500	Less than one hour	1	2	7	1
920163818	2016_3Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
1220161600	2016_4Q	GBR	SOM	Kaah Express	£ 300	18	500	Same day	1	2	8	1
1220163800	2016_4Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
320171585	2017_1Q	GBR	SOM	Kaah Express	£ 300	18	500	Same day	1	0	6	1
320173826	2017_1Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
620171671	2017_2Q	GBR	SOM	Kaah Express	£ 300	17	500	Same day	1	2	8	1
620173943	2017_2Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
920174030	2017_3Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
1220174032	2017_4Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
320182225	2018_1Q	USA	SOM	Kaah Express	\$ 500	12	500	Next day	1	0	2	1
620184114	2018_2Q	USA	SOM	Kaah Express	\$ 500	12	500	Next day	1	0	2	1
920184247	2018_3Q	USA	SOM	Kaah Express	\$ 500	12	500	Next day	1	0	2	1
1220184454	2018_4Q	USA	SOM	Kaah Express	\$ 500	12.00	500	Next day	1.00	0.00	2.40	1.00

325194555	2019_1Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
625194747	2019_2Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
1022194982	2019_3Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
1220194971	2019_4Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1
320204993	2020_1Q	USA	SOM	Kaah Express	\$ 500	30	500	Next day	1	0	6	1

Table 41A: Money remitted by mHITS Remit from G20 to Somalia (2017_Q3).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
920170335	2017_3Q	AUS	SOM	mHITS Remit	200	10	200	Less than one hour	1	5	10	1

Table 41B: Money remitted by mHITS Remit from G20 to Somalia (2017_Q3).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
920170335	2017_3Q	AUS	SOM	mHITS Remit	500	25	500	Less than one hour	1	5	10	1

Table 42A: Money remitted by Mustaqbal Express from G8 to Somalia (2011 – 2017).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28027	2011_3Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.59	1.36	6.36	1.612
16745	2012_1Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.56	1.42	6.42	1.58245
30789	2012_3Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.573	1.05	6.05	1.58966
19464	2013_1Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.59	-0.57	4.43	1.58104
2557	2013_2Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.5	1.73	6.73	1.5264
2558	2013_3Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.5	0.46	5.46	1.50689
2559	2013_4Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.58	1.64	6.64	1.6063
33020	2014_1Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.6	1.84	6.84	1.63
37510	2014_2Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.655	1.66	6.66	1.683
39816	2014_3Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.69	0.92	5.92	1.7057
42682	2014_4Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.567	1.2	6.2	1.586
44608	2015_1Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.5126	1.4	6.4	1.534
48299	2015_2Q	GBR	SOM	Mustaqbal Express	£ 120	6	200	Less than one hour	1.525	0.78	5.78	1.537
52119	2015_3Q	GBR	SOM	Mustaqbal Express	£ 120	7.2	200	Less than one hour	1.5175	1.33	7.33	1.538
53026	2015_4Q	GBR	SOM	Mustaqbal Express	£ 120	7.2	200	Less than one hour	1.5	1.46	7.46	1.52215
57480	2016_1Q	GBR	SOM	Mustaqbal Express	£ 120	7.2	200	Less than one hour	1.4075	1.56	7.56	1.42978
620161100	2016_2Q	GBR	SOM	Mustaqbal Express	£ 120	7	200	Less than one hour	1	1	7	1
920161599	2016_3Q	GBR	SOM	Mustaqbal Express	£ 120	7	200	Less than one hour	1	2	8	1
1220161597	2016_4Q	GBR	SOM	Mustaqbal Express	£ 120	7	200	Less than one hour	1	2	8	1
320171586	2017_1Q	GBR	SOM	Mustaqbal Express	£ 120	7	200	Less than one hour	1	2	8	1

Table 42B: Money remitted by Mustaqbal Express from G8 to Somalia (2011 – 2017).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28027	2011_3Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.59	1.36	6.36	1.612
16745	2012_1Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.56	1.42	6.42	1.58245
30789	2012_3Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.573	1.05	6.05	1.58966
19464	2013_1Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.59	-0.57	4.43	1.58104
2557	2013_2Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.5	1.73	6.73	1.5264
2558	2013_3Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.5	0.46	5.46	1.50689
2559	2013_4Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.58	1.64	6.64	1.6063
33020	2014_1Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.6	1.84	6.84	1.63
37510	2014_2Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.655	1.66	6.66	1.683
39816	2014_3Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.69	0.92	5.92	1.7057
42682	2014_4Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.567	1.2	6.2	1.586
44608	2015_1Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.5126	1.4	6.4	1.534
48299	2015_2Q	GBR	SOM	Mustaqbal Express	£ 300	15	500	Less than one hour	1.525	0.78	5.78	1.537
52119	2015_3Q	GBR	SOM	Mustaqbal Express	£ 300	18	500	Less than one hour	1.5175	1.33	7.33	1.538
53026	2015_4Q	GBR	SOM	Mustaqbal Express	£ 300	18	500	Less than one hour	1.5	1.46	7.46	1.52215
57480	2016_1Q	GBR	SOM	Mustaqbal Express	£ 300	18	500	Less than one hour	1.4075	1.56	7.56	1.42978
620161100	2016_2Q	GBR	SOM	Mustaqbal Express	£ 300	18	500	Less than one hour	1	1	7	1
920161599	2016_3Q	GBR	SOM	Mustaqbal Express	£ 300	18	500	Less than one hour	1	2	8	1
1220161597	2016_4Q	GBR	SOM	Mustaqbal Express	£ 300	18	500	Less than one hour	1	2	8	1
320171586	2017_1Q	GBR	SOM	Mustaqbal Express	£ 300	18	500	Less than one hour	1	2	8	1

Table 43A: Money remitted by Pay iZi! From Netherlands to Somalia (2019 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
625193146	2019_2Q	NLD	SOM	Pay iZi!	€ 140	8	200	Same day	1.0555	5.77	11.48	1.12009
1022193336	2019_3Q	NLD	SOM	Pay iZi!	€ 140	8	200	Same day	1.046	5.41	11.12	1.10583
1220193322	2019_4Q	NLD	SOM	Pay iZi!	€ 140	8	200	Same day	1.0558	5.42	11.14	1.11635
320203347	2020_1Q	NLD	SOM	Pay iZi!	€ 140	8	200	Same day	1.0457	5.28	11	1.10404

Table 43B: Money remitted by Pay iZi! From Netherlands to Somalia (2019 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
625193146	2019_2Q	NLD	SOM	Pay iZi!	€ 345	20	500	Same day	1.0555	5.77	11.56	1.12009
1022193336	2019_3Q	NLD	SOM	Pay iZi!	€ 345	20	500	Same day	1.046	5.41	11.21	1.10583
1220193322	2019_4Q	NLD	SOM	Pay iZi!	€ 345	20	500	Same day	1.0558	5.42	11.22	1.11635
320203347	2020_1Q	NLD	SOM	Pay iZi!	€ 345	20	500	Same day	1.0457	5.28	11.08	1.10404

Table 44A: Money remitted by Qaran Express from G8 to Somalia (2011 – 2012).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28028	2011_3Q	GBR	SOM	Qaran Express	£ 120	3.75	200	Less than one hour	1.6	0.74	3.87	1.612
16746	2012_1Q	GBR	SOM	Qaran Express	£ 120	6	200	Less than one hour	1.56	1.42	6.42	1.58245

Table 44B: Money remitted by Qaran Express from G8 to Somalia (2011 – 2012)

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28028	2011_3Q	GBR	SOM	Qaran Express	£ 300	14.28	500	Less than one hour	1.6	0.74	5.5	1.612
16746	2012_1Q	GBR	SOM	Qaran Express	£ 300	15	500	Less than one hour	1.56	1.42	6.42	1.58245

Table 45A: Money remitted by Rocket Remit from G20 to Somalia (2017 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
1220170341	2017_4Q	AUS	SOM	Rocket Remit	200	10	200	Less than one hour	1	5	10	1
320183869	2018_1Q	AUS	SOM	Rocket Remit	200	10	200	Less than one hour	1	5	10	1
620180336	2018_2Q	AUS	SOM	Rocket Remit	200	5	200	Less than one hour	1	4	6	1
920180345	2018_3Q	AUS	SOM	Rocket Remit	200	5	200	Less than one hour	1	4	6	1
1220180363	2018_4Q	AUS	SOM	Rocket Remit	200	5.00	200	Less than one hour	0.70	3.39	5.89	0.72
325190361	2019_1Q	AUS	SOM	Rocket Remit	200	5	200	Less than one hour	0.681	4.21	6.71	0.7109
625190369	2019_2Q	AUS	SOM	Rocket Remit	200	5	200	Less than one hour	0.67	4.24	6.74	0.69966
1022190364	2019_3Q	AUS	SOM	Rocket Remit	200	5	200	Less than one hour	0.66	3.82	6.32	0.68621
1220190366	2019_4Q	AUS	SOM	Rocket Remit	200	5	200	Less than one hour	0.661	4.09	6.59	0.68918
320200363	2020_1Q	AUS	SOM	Rocket Remit	200	5	200	Less than one hour	0.65	3.66	6.16	0.67468

Table 45B: Money remitted by Rocket Remit from G20 to Somalia (2017 – 2020)

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
1220170341	2017_4Q	AUS	SOM	Rocket Remit	500	25	500	Less than one hour	1	5	10	1
320183869	2018_1Q	AUS	SOM	Rocket Remit	500	25	500	Less than one hour	1	5	10	1
620180336	2018_2Q	AUS	SOM	Rocket Remit	500	5	500	Less than one hour	1	4	5	1
920180345	2018_3Q	AUS	SOM	Rocket Remit	500	5	500	Less than one hour	1	4	5	1
1220180363	2018_4Q	AUS	SOM	Rocket Remit	500	5.00	500	Less than one hour	0.70	3.39	4.39	0.72
325190361	2019_1Q	AUS	SOM	Rocket Remit	500	5	500	Less than one hour	0.681	4.21	5.21	0.7109
625190369	2019_2Q	AUS	SOM	Rocket Remit	500	5	500	Less than one hour	0.67	4.24	5.24	0.69966
1022190364	2019_3Q	AUS	SOM	Rocket Remit	500	5	500	Less than one hour	0.66	3.82	4.82	0.68621

1220190366	2019_4Q	AUS	SOM	Rocket Remit	500	5	500	Less than one hour	0.661	4.09	5.09	0.68918
320200363	2020_1Q	AUS	SOM	Rocket Remit	500	5	500	Less than one hour	0.65	3.66	4.66	0.67468

Table 46A: Money Remitted by Sahamiye from Sweden to Somalia (2016 – 2016).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
55779	2015_4Q	SWE	SOM	Sahamiye	Kr 1700	76.5	200	Same day	0.1105	4.18	8.68	0.11532
58782	2016_1Q	SWE	SOM	Sahamiye	Kr 1700	76.5	200	Same day	0.106	9.79	14.29	0.1175

Table 46B: Money remitted by Sahamiye from Sweden to Somalia (2015 – 2016).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
55779	2015_4 Q	SWE	SOM	Sahamiye	Kr 4300	193.5	500	Same day	0.110504	4.17	8.67	0.11532
58782	2016_1 Q	SWE	SOM	Sahamiye	Kr 4300	193.5	500	Same day	0.106	9.79	14.29	0.1175

Table 47A: Money remitted by Tawakal Express from G8 and Sweden to Somalia (2011 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28029	2011_3 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.6	0.74	5.74	1.612
16747	2012_1 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.56	1.42	6.42	1.58245
30790	2012_3 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.573	1.05	6.05	1.58966
19465	2013_1 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.59	-0.57	4.43	1.58104
2541	2013_2 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.51	1.07	6.07	1.5264
2542	2013_3 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.5	0.46	5.46	1.50689
2543	2013_4 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.58	1.64	6.64	1.6063
33017	2014_1 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.603	1.66	6.66	1.63
37508	2014_2 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.658	1.49	6.49	1.683
39814	2014_3 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.69	0.92	5.92	1.7057
42684	2014_4 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.5675	1.17	6.17	1.586
44606	2015_1 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.51	1.56	6.56	1.534
48297	2015_2 Q	GBR	SOM	Tawakal Express	£ 120	6	200	Same day	1.53	0.46	5.46	1.537
49655	2015_2 Q	USA	SOM	Tawakal Express	\$ 200	10	200	Less than one hour	1	0	5	1
52120	2015_3 Q	GBR	SOM	Tawakal Express	£ 120	7.2	200	Same day	1.5149	1.5	7.5	1.538
52559	2015_3 Q	USA	SOM	Tawakal Express	\$ 200	10	200	Next day	1	0	5	1
53025	2015_4 Q	GBR	SOM	Tawakal Express	£ 120	7.2	200	Same day	1.531	-0.58	5.42	1.52215
55147	2015_4 Q	USA	SOM	Tawakal Express	\$ 200	10	200	Next day	1	0	5	1
55780	2015_4 Q	SWE	SOM	Tawakal Express	Kr 1700	85	200	Same day	0.112	2.87	7.87	0.11532
57482	2016_1 Q	GBR	SOM	Tawakal Express	£ 120	7.2	200	Same day	1.39	2.78	8.78	1.42978
58780	2016_1 Q	SWE	SOM	Tawakal Express	Kr 1700	85	200	Same day	0.107	8.94	13.94	0.1175
59267	2016_1 Q	USA	SOM	Tawakal Express	\$ 200	6	200	Next day	1	0	3	1

62016109	Q			Express								
9	2016_2		SOM	Tawakal			200					
62016355	Q	GBR		Express	£ 120	7		Same day	1	1	7	1
3	2016_2		SOM	Tawakal			200					
62016362	Q	USA		Express	\$ 200	5		Next day	1	0	3	1
5	2016_2		SOM	Tawakal	Kr		200					
92016160	Q	SWE		Express	1700	85		Same day	0	5	10	0
0	2016_3		SOM	Tawakal			200					
92016326	Q	GBR		Express	£ 120	7		Same day	1	2	8	1
5	2016_3		SOM	Tawakal	Kr		200					
92016381	Q	SWE		Express	1700	85		Same day	0	6	11	0
9	2016_3		SOM	Tawakal			200					
12201615	Q	USA		Express	\$ 200	5		Next day	1	0	3	1
96	2016_4		SOM	Tawakal			200					
12201632	Q	GBR		Express	£ 120	7		Same day	1	2	8	1
50	2016_4		SOM	Tawakal	Kr		200					
12201638	Q	SWE		Express	1700	85		Same day	0	5	10	0
01	2016_4		SOM	Tawakal			200					
32017158	Q	USA		Express	\$ 200	10		Next day	1	0	5	1
7	2017_1		SOM	Tawakal			200					
32017325	Q	GBR		Express	£ 120	7		Same day	1	2	8	1
0	2017_1		SOM	Tawakal	Kr		200					
32017382	Q	SWE		Express	1700	85		Same day	0	7	12	0
7	2017_1		SOM	Tawakal			200					
62017166	Q	USA		Express	\$ 200	10		Next day	1	0	5	1
8	2017_2		SOM	Tawakal			200					
62017336	Q	GBR		Express	£ 120	7		Same day	1	2	8	1
4	2017_2		SOM	Tawakal	Kr		200					
62017394	Q	SWE		Express	1700	18		Same day	0	8	9	0
4	2017_2		SOM	Tawakal			200					
92017171	Q	USA		Express	\$ 200	10		Next day	1	0	5	1
9	2017_3		SOM	Tawakal			200					
92017343	Q	GBR		Express	£ 120	7		Same day	1	2	8	1
9	2017_3		SOM	Tawakal	Kr		200					
92017403	Q	SWE		Express	1700	18		Same day	0	8	9	0
1	2017_3		SOM	Tawakal			200					
12201717	Q	USA		Express	\$ 200	10		Next day	1	0	5	1
47	2017_4		SOM	Tawakal			200					
12201734	Q	GBR		Express	£ 120	6		Same day	1	2	7	1
36	2017_4		SOM	Tawakal	Kr		200					
12201740	Q	SWE		Express	1700	68		Same day	1	0	4	1
33	2017_4		SOM	Tawakal			200					
32018041	Q	USA		Express	\$ 200	10		Next day	1	0	5	1
1	2018_1		SOM	Tawakal			200					
32018222	Q	GBR		Express	£ 120	7		Same day	1	2	8	1
6	2018_1		SOM	Tawakal			200					
32018273	Q	USA		Express	\$ 200	10		Next day	1	0	5	1
5	2018_1		SOM	Tawakal	Kr		200					
62018177	Q	SWE		Express	1700	85		Same day	1	0	5	1
4	2018_2		SOM	Tawakal			200					
62018347	Q	GBR		Express	£ 120	7		Same day	1	2	8	1
0	2018_2		SOM	Tawakal	Kr		200					
62018411	Q	SWE		Express	1700	85		Same day	0	8	13	0
5	2018_2		SOM	Tawakal			200					
92018425	Q	USA		Express	\$ 200	10		Next day	1	0	5	1
0	2018_3		SOM	Tawakal			200					
92018184	Q	USA		Express	\$ 200	12		Next day	1	0	6	1
6	2018_3		SOM	Tawakal			200					
92018356	Q	GBR		Express	£ 120	7		Same day	1	2	8	1
6	2018_3		SOM	Tawakal	Kr		200					
12201837	Q	SWE		Express	1700	85		Same day	1	0	5	1
17	2018_4		SOM	Tawakal	Kr		200					
12201819	Q	SWE		Express	1700	85.00		Same day	1.00	0.00	5.00	1.00
27	2018_4		SOM	Tawakal			200					
12201844	Q	GBR		Express	£ 120	7.20		Same day	1.28	2.10	8.10	1.31
55	2018_4		SOM	Tawakal			200					
32519199	Q	USA		Express	\$ 200	12.00		Next day	1.00	0.00	6.00	1.00
6	2019_1		SOM	Tawakal			200					
32519379	Q	GBR		Express	£ 120	7.2		Same day	1.27	1.97	7.97	1.2955
9	2019_1		SOM	Tawakal	Kr		200					
32519455	Q	SWE		Express	1700	85		Same day	1	0	5	1
6	2019_1		SOM	Tawakal			200					
62519210	Q	USA		Express	\$ 200	12		Next day	1	0	6	1
7	2019_2		SOM	Tawakal			200					
62519474	Q	GBR		Express	£ 120	7.2		Same day	1.285	1.56	7.56	1.30534
8	2019_2		SOM	Tawakal			200					
62519396	Q	USA		Express	\$ 200	12		Next day	1	0	6	1
	2019_2	SWE	SOM	Tawakal	Kr	85	200	Same day	1	0	5	1

7	Q			Express	1700							
10221922	2019_3		SOM	Tawakal			200					
36	Q	GBR		Express	£ 120	7		Same day	1.2131	1.55	7.39	1.23224
10221949	2019_3		SOM	Tawakal			200					
83	Q	USA		Express	\$ 200	12		Next day	1	0	6	1
10221941	2019_3		SOM	Tawakal	Kr		200					
73	Q	SWE		Express	1700	85		Same day	1	0	5	1
12201949	2019_4		SOM	Tawakal			200					
72	Q	USA		Express	\$ 200	12		Next day	1	0	6	1
12201941	2019_4		SOM	Tawakal	Kr		200					
69	Q	SWE		Express	1700	85		Same day	1	0	5	1
12201921	2019_4		SOM	Tawakal			200					
90	Q	GBR		Express	£ 120	7		Same day	1.267	1.57	7.4	1.28721
32020219	2020_1		SOM	Tawakal			200					
2	Q	GBR		Express	£ 120	7		Same day	1.2734	2.33	8.16	1.3038
32020420	2020_1		SOM	Tawakal	Kr		200					
7	Q	SWE		Express	1700	85		Same day	1	0	5	1
32020499	2020_1		SOM	Tawakal			200					
4	Q	USA		Express	\$ 200	12		Next day	1	0	6	1

Table 47B: Money remitted by Tawakal Express from G8 and Sweden to Somalia (2011 – 2020).

ID	Period	Sour ce coun try	Recei ving count ry	Remittance firm	Amou nt in local curren cy	Fee in local curren cy	Amount denomi nated in USD	Speed actual	FX rate	FX margi n	Total cost %	Interban k exchange rate
28029	2011_3Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.6	0.74	5.74	1.612
16747	2012_1Q	GBR	SOM	Tawakal	£ 300		500	Same day	1.56	1.42	6.42	1.58245
30790	2012_3Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.573	1.05	6.05	1.58966
19465	2013_1Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.59	-0.57	4.43	1.58104
2541	2013_2Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.51	1.07	6.07	1.5264
2542	2013_3Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.5	0.46	5.46	1.50689
2543	2013_4Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.58	1.64	6.64	1.6063
33017	2014_1Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.603	1.66	6.66	1.63
37508	2014_2Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.6551	1.66	6.66	1.683
39814	2014_3Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.69	0.92	5.92	1.7057
42684	2014_4Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.5675	1.17	6.17	1.586
44606	2015_1Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.51	1.56	6.56	1.534
48297	2015_2Q	GBR	SOM	Tawakal	£ 300	15	500	Same day	1.53	0.46	5.46	1.537
49655	2015_2Q	USA	SOM	Tawakal	\$ 500	25	500	Less than one hour	1	0	5	1
52120	2015_3Q	GBR	SOM	Tawakal	£ 300	18	500	Same day	1.5149	1.5	7.5	1.538
52559	2015_3Q	USA	SOM	Tawakal	\$ 500	25	500	Next day	1	0	5	1
53025	2015_4Q	GBR	SOM	Tawakal	£ 300	18	500	Same day	1.531	-0.58	5.42	1.52215
55147	2015_4Q	USA	SOM	Tawakal	\$ 300	25	500	Next day	1	0	5	1
55780	2015_4Q	SWE	SOM	Tawakal	Kr		500	Same day	0.112	2.87	7.87	0.11532
57482	2016_1Q	GBR	SOM	Tawakal	£ 300	18	500	Same day	1.39	2.78	8.78	1.42978
58780	2016_1Q	SWE	SOM	Tawakal	Kr		500	Same day	0.107	8.94	13.94	0.1175
59267	2016_1Q	USA	SOM	Tawakal	\$ 500	30	500	Next day	1	0	6	1
620161099	2016_2Q	GBR	SOM	Tawakal	£ 300	18	500	Same day	1	1	7	1
620163553	2016_2Q	USA	SOM	Tawakal	\$ 500	5	500	Next day	1	0	1	1
620163625	2016_2Q	SWE	SOM	Tawakal	Kr		500	Same day	0	5	10	0
920161600	2016_3Q	GBR	SOM	Tawakal	£ 300	18	500	Same day	1	2	8	1

			SOM	Express								
920163265	2016_3Q	SWE	Tawakal	Kr	4300	215	500					
			Express					Same day	0	6	11	0
920163819	2016_3Q	USA	Tawakal				500					
			Express	\$ 500	5			Next day	1	0	1	1
1220161596	2016_4Q	GBR	Tawakal				500					
			Express	£ 300	18			Same day	1	2	8	1
1220163250	2016_4Q	SWE	Tawakal	Kr			500					
			Express	4300	215			Same day	0	5	10	0
1220163801	2016_4Q	USA	Tawakal				500					
			Express	\$ 300	25			Next day	1	0	5	1
320171587	2017_1Q	GBR	Tawakal				500					
			Express	£ 300	18			Same day	1	2	8	1
320173250	2017_1Q	SWE	Tawakal	Kr			500					
			Express	4300	215			Same day	0	7	12	0
320173827	2017_1Q	USA	Tawakal				500					
			Express	\$ 500	25			Next day	1	0	5	1
620171668	2017_2Q	GBR	Tawakal				500					
			Express	£ 300	18			Same day	1	2	8	1
620173364	2017_2Q	SWE	Tawakal	Kr			500					
			Express	4300	44			Same day	0	8	9	0
620173944	2017_2Q	USA	Tawakal				500					
			Express	\$ 500	25			Next day	1	0	5	1
920171719	2017_3Q	GBR	Tawakal				500					
			Express	£ 300	7			Same day	1	2	5	1
920173439	2017_3Q	SWE	Tawakal	Kr			500					
			Express	4300	44			Same day	0	5	6	0
920174031	2017_3Q	USA	Tawakal				500					
			Express	\$ 500	25			Next day	1	0	5	1
1220171747	2017_4Q	GBR	Tawakal				500					
			Express	£ 300	15			Same day	1	2	7	1
1220173436	2017_4Q	SWE	Tawakal	Kr			500					
			Express	4300	172			Same day	1	0	4	1
1220174033	2017_4Q	USA	Tawakal				500					
			Express	\$ 500	25			Next day	1	0	5	1
320180411	2018_1Q	GBR	Tawakal				500					
			Express	£ 300	18			Same day	1	2	8	1
320182226	2018_1Q	USA	Tawakal				500					
			Express	\$ 500	25			Next day	1	0	5	1
320182735	2018_1Q	SWE	Tawakal	Kr			500					
			Express	4300	215			Same day	1	0	5	1
620181774	2018_2Q	GBR	Tawakal				500					
			Express	£ 300	18			Same day	1	2	8	1
620183470	2018_2Q	SWE	Tawakal	Kr			500					
			Express	4300	215			Same day	0	8	13	0
620184115	2018_2Q	USA	Tawakal				500					
			Express	\$ 500	25			Next day	1	0	5	1
920184250	2018_3Q	USA	Tawakal				500					
			Express	\$ 500	25			Next day	1	0	5	1
920181846	2018_3Q	GBR	Tawakal				500					
			Express	£ 300	18			Same day	1	2	8	1
920183566	2018_3Q	SWE	Tawakal	Kr			500					
			Express	4300	215			Same day	1	0	5	1
1220183717	2018_4Q	SWE	Tawakal	Kr			500					
			Express	4300	215.00			Same day	1.00	0.00	5.00	1.00
1220181927	2018_4Q	GBR	Tawakal				500					
			Express	£ 300	18.00			Same day	1.28	2.10	8.10	1.31
1220184455	2018_4Q	USA	Tawakal				500					
			Express	\$ 500	25.00			Next day	1.00	0.00	5.00	1.00
325191996	2019_1Q	GBR	Tawakal				500					
			Express	£ 300	18			Same day	1.27	1.97	7.97	1.2955
325193799	2019_1Q	SWE	Tawakal	Kr			500					
			Express	4300	215			Same day	1	0	5	1
325194556	2019_1Q	USA	Tawakal				500					
			Express	\$ 300	30			Next day	1	0	6	1
625192107	2019_2Q	GBR	Tawakal				500					
			Express	£ 300	18			Same day	1.285	1.56	7.56	1.30534
625194748	2019_2Q	USA	Tawakal				500					
			Express	\$ 500	30			Next day	1	0	6	1
625193967	2019_2Q	SWE	Tawakal	Kr			500					
			Express	4300	215			Same day	1	0	5	1
1022192236	2019_3Q	GBR	Tawakal				500					
			Express	£ 300	18			Same day	1.2131	1.55	7.55	1.23224
1022194983	2019_3Q	USA	Tawakal				500					
			Express	\$ 500	30			Next day	1	0	6	1
1022194173	2019_3Q	SWE	Tawakal	Kr			500					
			Express	4300	215			Same day	1	0	5	1
1220194972	2019_4Q	USA	Tawakal				500					
			Express	\$ 500	30			Next day	1	0	6	1

1220194169	2019_4Q	SWE	SOM	Express Tawakal Express	Kr 4300	215	500	Same day	1	0	5	1
1220192190	2019_4Q	GBR	SOM	Tawakal Express	£ 300	18	500	Same day	1.267	1.57	7.57	1.28721
320202192	2020_1Q	GBR	SOM	Tawakal Express	£ 300	18	500	Same day	1.2734	2.33	8.33	1.3038
320204207	2020_1Q	SWE	SOM	Tawakal Express	Kr 4300	215	500	Same day	1	0	5	1
320204994	2020_1Q	USA	SOM	Tawakal Express	\$ 500	30	500	Next day	1	0	6	1

Table 48A: Money remitted by Transfer Galaxy from G8 and Netherlands and Sweden to Somalia (2018 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
320184176	2018_1Q	GBR	SOM	Transfer Galaxy	£ 120	1	200	Same day	1	5	6	1
320184177	2018_1Q	GBR	SOM	Transfer Galaxy	£ 120	1	200	Same day	1	5	6	1
320184185	2018_1Q	NLD	SOM	Transfer Galaxy	€ 140	1	200	Less than one hour	1	5	6	1
320184187	2018_1Q	SWE	SOM	Transfer Galaxy	Kr 1700	9	200	Same day	0	5	6	0
320184188	2018_1Q	SWE	SOM	Transfer Galaxy	Kr 1700	9	200	Same day	0	5	6	0
620181778	2018_2Q	GBR	SOM	Transfer Galaxy	£ 120	1	200	Same day	1	3	4	1
620182742	2018_2Q	NLD	SOM	Transfer Galaxy	€ 140	1	200	Less than one hour	1	6	6	1
620183472	2018_2Q	SWE	SOM	Transfer Galaxy	Kr 1700	9	200	Same day	0	4	5	0
920181850	2018_3Q	GBR	SOM	Transfer Galaxy	£ 120	1	200	Same day	1	4	4	1
920182838	2018_3Q	NLD	SOM	Transfer Galaxy	€ 140	1	200	Less than one hour	1	5	6	1
920183569	2018_3Q	SWE	SOM	Transfer Galaxy	Kr 1700	9	200	Same day	0	5	5	0
1220183719	2018_4Q	SWE	SOM	Transfer Galaxy	Kr 1700	8.50	200	Same day	0.11	4.93	5.43	0.11
1220182942	2018_4Q	NLD	SOM	Transfer Galaxy	€ 140	0.70	200	Less than one hour	1.08	5.43	5.93	1.14
1220181931	2018_4Q	GBR	SOM	Transfer Galaxy	£ 120	0.60	200	Same day	1.26	3.63	4.13	1.31
325191997	2019_1Q	GBR	SOM	Transfer Galaxy	£ 120	0.6	200	Same day	1.2503	3.49	3.99	1.2955
325193009	2019_1Q	NLD	SOM	Transfer Galaxy	€ 140	0.7	200	Less than one hour	1.0719	5.68	6.18	1.1365
325193800	2019_1Q	SWE	SOM	Transfer Galaxy	Kr 1700	8.5	200	Same day	0.1031	4.46	4.96	0.10792
625192108	2019_2Q	GBR	SOM	Transfer Galaxy	£ 120	0.6	200	Same day	1.2636	3.2	3.7	1.30534
625193147	2019_2Q	NLD	SOM	Transfer Galaxy	€ 140	0.7	200	Less than one hour	1.0583	5.52	6.02	1.12009
625193968	2019_2Q	SWE	SOM	Transfer Galaxy	Kr 1700	8.5	200	Same day	0.0993	4.55	5.05	0.10404
1022192237	2019_3Q	GBR	SOM	Transfer Galaxy	£ 120	0.6	200	Same day	1.1836	3.95	4.45	1.23224
1022193337	2019_3Q	NLD	SOM	Transfer Galaxy	€ 140	0.7	200	Less than one hour	1.038	6.13	6.63	1.10583
1022194174	2019_3Q	SWE	SOM	Transfer Galaxy	Kr 1700	8.5	200	Same day	0.0989	4.43	4.93	0.10349
1220194170	2019_4Q	SWE	SOM	Transfer Galaxy	Kr 1700	8.5	200	Same day	0.0987	4.97	5.47	0.10386
1220192191	2019_4Q	GBR	SOM	Transfer Galaxy	£ 120	0.6	200	Same day	1.2374	3.87	4.37	1.28721
1220193323	2019_4Q	NLD	SOM	Transfer Galaxy	€ 140	0.7	200	Less than one hour	1.0496	5.98	6.48	1.11635
320202193	2020_1Q	GBR	SOM	Transfer Galaxy	£ 120	0.6	200	Same day	1.2439	4.59	5.09	1.3038
320203348	2020_1Q	NLD	SOM	Transfer Galaxy	€ 140	0.7	200	Less than one hour	1.0382	5.96	6.46	1.10404
320204208	2020_1Q	SWE	SOM	Transfer Galaxy	Kr 1700	8.5	200	Same day	0.0988	5.28	5.78	0.10431

Table 48B: Money remitted by Transfer Galaxy from G8 and Netherlands and Sweden to Somalia (2018 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
320184176	2018_1 Q	GBR	SOM	Transfer Galaxy	£ 300	2	500	Same day	1	5	6	1
320184177	2018_1 Q	GBR	SOM	Transfer Galaxy	£ 300	2	500	Same day	1	5	6	1
320184185	2018_1 Q	NLD	SOM	Transfer Galaxy	€ 345	2	500	Less than one hour	1	5	6	1
320184187	2018_1 Q	SWE	SOM	Transfer Galaxy	Kr 4300	22	500	Same day	0	5	6	0
320184188	2018_1 Q	SWE	SOM	Transfer Galaxy	Kr 4300	22	500	Same day	0	5	6	0
620181778	2018_2 Q	GBR	SOM	Transfer Galaxy	£ 300	2	500	Same day	1	3	4	1
620182742	2018_2 Q	NLD	SOM	Transfer Galaxy	€ 345	2	500	Less than one hour	1	6	6	1
620183472	2018_2 Q	SWE	SOM	Transfer Galaxy	Kr 4300	22	500	Same day	0	4	5	0
920181850	2018_3 Q	GBR	SOM	Transfer Galaxy	£ 300	2	500	Same day	1	4	4	1
920182838	2018_3 Q	NLD	SOM	Transfer Galaxy	€ 345	2	500	Less than one hour	1	5	6	1
920183569	2018_3 Q	SWE	SOM	Transfer Galaxy	Kr 4300	22	500	Same day	0	5	5	0
1220183719	2018_4 Q	SWE	SOM	Transfer Galaxy	Kr 4300	21.50	500	Same day	0.11	4.93	5.43	0.11
1220182942	2018_4 Q	NLD	SOM	Transfer Galaxy	€ 345	1.72	500	Less than one hour	1.08	5.43	5.93	1.14
1220181931	2018_4 Q	GBR	SOM	Transfer Galaxy	£ 300	1.50	500	Same day	1.26	3.63	4.13	1.31
325191997	2019_1 Q	GBR	SOM	Transfer Galaxy	£ 300	1.5	500	Same day	1.2503	3.49	3.99	1.2955
325193009	2019_1 Q	NLD	SOM	Transfer Galaxy	€ 345	1.72	500	Less than one hour	1.0719	5.68	6.18	1.1365
325193800	2019_1 Q	SWE	SOM	Transfer Galaxy	Kr 4300	21.5	500	Same day	0.1031	4.46	4.96	0.10792
625192108	2019_2 Q	GBR	SOM	Transfer Galaxy	£ 300	1.5	500	Same day	1.2636	3.2	3.7	1.30534
625193147	2019_2 Q	NLD	SOM	Transfer Galaxy	€ 345	1.72	500	Less than one hour	1.0583	5.52	6.02	1.12009
625193968	2019_2 Q	SWE	SOM	Transfer Galaxy	Kr 4300	21.5	500	Same day	0.0993	4.55	5.05	0.10404
1022192237	2019_3 Q	GBR	SOM	Transfer Galaxy	£ 300	1.5	500	Same day	1.1836	3.95	4.45	1.23224
1022193337	2019_3 Q	NLD	SOM	Transfer Galaxy	€ 345	1.72	500	Less than one hour	1.038	6.13	6.63	1.10583
1022194174	2019_3 Q	SWE	SOM	Transfer Galaxy	Kr 4300	21.5	500	Same day	0.0989	4.43	4.93	0.10349
1220194170	2019_4 Q	SWE	SOM	Transfer Galaxy	Kr 4300	21.5	500	Same day	0.0987	4.97	5.47	0.10386
1220192191	2019_4 Q	GBR	SOM	Transfer Galaxy	£ 300	1.5	500	Same day	1.2374	3.87	4.37	1.28721
1220193323	2019_4 Q	NLD	SOM	Transfer Galaxy	€ 345	1.72	500	Less than one hour	1.0496	5.98	6.48	1.11635
320202193	2020_1 Q	GBR	SOM	Transfer Galaxy	£ 300	1.5	500	Same day	1.2439	4.59	5.09	1.3038
320203348	2020_1 Q	NLD	SOM	Transfer Galaxy	€ 345	1.72	500	Less than one hour	1.0382	5.96	6.46	1.10404
320204208	2020_1 Q	SWE	SOM	Transfer Galaxy	Kr 4300	21.5	500	Same day	0.0988	5.28	5.78	0.10431

Table 49A: Money remitted by Western Union from G8/G20 Countries to Somalia (2011 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28030	2011_3Q	GBR	SOM	Western Union	£ 120	19.6	200	Less than one hour	1.559	3.29	19.62	1.612
28031	2011_3Q	GBR	SOM	Western Union	£ 120	19.6	200	Less than one hour	1.559	3.29	19.62	1.612
625190370	2019_2Q	AUS	SOM	Western Union	200	25	200	Less than one hour	0.6822	2.5	15	0.69966
1022192238	2019_3Q	GBR	SOM	Western Union	£ 120	9.9	200	Same day	1.1385	7.61	15.86	1.23224
1022192239	2019_3Q	GBR	SOM	Western Union	£ 120	4.9	200	Same day	1.175	4.65	8.73	1.23224
1022192240	2019_3Q	GBR	SOM	Western Union	£ 120	2.9	200	Same day	1.1459	7.01	9.42	1.23224
1022194984	2019_3Q	USA	SOM	Western Union	\$ 200	10.5	200	Less than one hour	1	0	5.25	1
1220194973	2019_4Q	USA	SOM	Western Union	\$ 200	10.5	200	Less than one hour	1	0	5.25	1
1220190367	2019_4Q	AUS	SOM	Western Union	200	35	200	Less than one hour	0.6433	6.66	24.16	0.68918
1220192192	2019_4Q	GBR	SOM	Western Union	£ 120	9.9	200	Same day	1.245	3.28	11.53	1.28721
1220192193	2019_4Q	GBR	SOM	Western Union	£ 120	4.9	200	Same day	1.2101	5.99	10.07	1.28721
1220192194	2019_4Q	GBR	SOM	Western Union	£ 120	9.9	200	Same day	1.1972	6.99	15.24	1.28721
320202194	2020_1Q	GBR	SOM	Western Union	£ 120	8.9	200	Same day	1.229	5.74	13.15	1.3038
320202195	2020_1Q	GBR	SOM	Western Union	£ 120	4.9	200	Same day	1.2201	6.42	10.5	1.3038
320202196	2020_1Q	GBR	SOM	Western Union	£ 120	9.9	200	Same day	1.2045	7.62	15.87	1.3038
320200364	2020_1Q	AUS	SOM	Western Union	200	35	200	Less than one hour	0.62269	7.71	25.21	0.67468
320204995	2020_1Q	USA	SOM	Western Union	\$ 200	10.5	200	Less than one hour	1	0	5.25	1

Table 49B: Money remitted by Western Union from G8/G20 Countries to Somalia (2011 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28030	2011_3Q	GBR	SOM	Western Union	£ 300	27	500	Less than one hour	1.559	3.29	12.29	1.612
28031	2011_3Q	GBR	SOM	Western Union	£ 300	27	500	Less than one hour	1.559	3.29	12.29	1.612
625190370	2019_2Q	AUS	SOM	Western Union	500	50	500	Less than one hour	0.6822	2.5	12.5	0.69966
1022192238	2019_3Q	GBR	SOM	Western Union	£ 300	19.9	500	Same day	1.1385	7.61	14.24	1.23224
1022192239	2019_3Q	GBR	SOM	Western Union	£ 300	9.9	500	Same day	1.175	4.65	7.95	1.23224
1022192240	2019_3Q	GBR	SOM	Western Union	£ 300	4.9	500	Same day	1.1459	7.01	8.64	1.23224
1022194984	2019_3Q	USA	SOM	Western Union	\$ 500	10.5	500	Less than one hour	1	0	2.1	1
1220194973	2019_4Q	USA	SOM	Western Union	\$ 500	10.5	500	Less than one hour	1	0	2.1	1
1220190367	2019_4Q	AUS	SOM	Western Union	500	50	500	Less than one hour	0.6433	6.66	16.66	0.68918
1220192192	2019_4Q	GBR	SOM	Western Union	£ 300	19.9	500	Same day	1.245	3.28	9.91	1.28721
1220192193	2019_4Q	GBR	SOM	Western Union	£ 300	9.9	500	Same day	1.2101	5.99	9.29	1.28721
1220192194	2019_4Q	GBR	SOM	Western Union	£ 300	19.9	500	Same day	1.1972	6.99	13.63	1.28721
320202194	2020_1Q	GBR	SOM	Western Union	£ 300	8.9	500	Same day	1.229	5.74	8.7	1.3038
320202195	2020_1Q	GBR	SOM	Western Union	£ 300	9.9	500	Same day	1.2201	6.42	9.72	1.3038
320202196	2020_1Q	GBR	SOM	Western Union	£ 300	19.9	500	Same day	1.2045	7.62	14.25	1.3038
320200364	2020_1Q	AUS	SOM	Western Union	500	50	500	Less than one hour	0.62269	7.71	17.71	0.67468
320204995	2020_1Q	USA	SOM	Western Union	\$ 500	10.5	500	Less than one hour	1	0	2.1	1

Table 50A: Money remitted by WorldRemit from G8/G20 and Netherlands and Sweden to Somalia (2011 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28032	2011_3Q	GBR	SOM	WorldRemit	£ 120	4.8	200	Less than one hour	1.599503	0.78	4.78	1.612
16748	2012_1Q	GBR	SOM	WorldRemit	£ 120	4.8	200	Less than one hour	1.5667	1	5	1.58245
30791	2012_3Q	GBR	SOM	WorldRemit	£ 120	4.8	200	Less than one hour	1.558474	1.96	5.96	1.58966

19466	2013_1Q	GBR	SOM	WorldRemit	£ 120	5.99	200	Less than one hour	1.5337	2.99	7.99	1.58104
2549	2013_2Q	GBR	SOM	WorldRemit	£ 120	5.99	200	Less than one hour	1.49275	2.2	7.2	1.5264
2550	2013_3Q	GBR	SOM	WorldRemit	£ 120	5.99	200	Less than one hour	1.49325	0.91	5.9	1.50689
2551	2013_4Q	GBR	SOM	WorldRemit	£ 120	6	200	Less than one hour	1.5793	1.68	6.68	1.6063
33019	2014_1Q	GBR	SOM	WorldRemit	£ 120	6	200	Less than one hour	1.532	6.01	11.01	1.63
37509	2014_2Q	GBR	SOM	WorldRemit	£ 120	6	200	Less than one hour	1.654	1.72	6.72	1.683
39815	2014_3Q	GBR	SOM	WorldRemit	£ 120	6	200	Less than one hour	1.68	1.51	6.51	1.7057
42683	2014_4Q	GBR	SOM	WorldRemit	£ 120	6	200	Less than one hour	1.5678	1.15	6.15	1.586
44607	2015_1Q	GBR	SOM	WorldRemit	£ 120	6	200	Less than one hour	1.509	1.63	6.63	1.534
48298	2015_2Q	GBR	SOM	WorldRemit	£ 120	6	200	Less than one hour	1.52	1.11	6.11	1.537
55343	2015_4Q	AUS	SOM	WorldRemit	200	10	200	Same day	0.69203	3.82	8.82	0.71955
55661	2015_4Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1.039	3.14	8.14	1.07268
55781	2015_4Q	SWE	SOM	WorldRemit	Kr 1700	85	200	Same day	0.11302	1.99	6.99	0.11532
55874	2015_4Q	GBR	SOM	WorldRemit	£ 120	6	200	Same day	1.503	1.26	6.26	1.52215
56294	2016_1Q	AUS	SOM	WorldRemit	200	10	200	Same day	0.70626	1.67	6.67	0.71827
57481	2016_1Q	GBR	SOM	WorldRemit	£ 120	6	200	Same day	1.4071	1.59	6.59	1.42978
58175	2016_1Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1.09197	1.77	6.77	1.1116
620161824	2016_2Q	GBR	SOM	WorldRemit	£ 120	6	200	Same day	1	2	7	1
620162667	2016_2Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1	2	7	1
620163626	2016_2Q	SWE	SOM	WorldRemit	Kr 1700	85	200	Same day	0	2	7	0
920160330	2016_3Q	AUS	SOM	WorldRemit	200	10	200	Same day	1	1	6	1
920161601	2016_3Q	GBR	SOM	WorldRemit	£ 120	6	200	Same day	1	2	7	1
920162500	2016_3Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1	2	7	1
920163266	2016_3Q	SWE	SOM	WorldRemit	Kr 1700	85	200	Same day	0	2	7	0
1220160325	2016_4Q	AUS	SOM	WorldRemit	200	10	200	Same day	1	1	6	1
1220161601	2016_4Q	GBR	SOM	WorldRemit	£ 120	6	200	Same day	1	2	7	1
1220162495	2016_4Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1	2	7	1
1220163251	2016_4Q	SWE	SOM	WorldRemit	Kr 1700	85	200	Same day	0	2	7	0
320170323	2017_1Q	AUS	SOM	WorldRemit	200	10	200	Same day	1	2	7	1
320171588	2017_1Q	GBR	SOM	WorldRemit	£ 120	6	200	Same day	1	2	7	1
320172510	2017_1Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1	2	7	1
320173251	2017_1Q	SWE	SOM	WorldRemit	Kr 1700	85	200	Same day	0	4	9	0
620170330	2017_2Q	AUS	SOM	WorldRemit	200	10	200	Same day	1	2	7	1
620173365	2017_2Q	SWE	SOM	WorldRemit	Kr 1700	85	200	Same day	0	3	8	0
920170336	2017_3Q	AUS	SOM	WorldRemit	200	10	200	Same day	1	2	7	1
920171720	2017_3Q	GBR	SOM	WorldRemit	£ 120	3	200	Same day	1	2	4	1
920172684	2017_3Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1	1	6	1
920173440	2017_3Q	SWE	SOM	WorldRemit	Kr 1700	85	200	Same day	0	1	6	0
1220170340	2017_4Q	AUS	SOM	WorldRemit	200	10	200	Same day	1	2	7	1
1220171750	2017_4Q	GBR	SOM	WorldRemit	£ 120	3	200	Same day	1	2	4	1
1220172711	2017_4Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1	1	6	1
1220173437	2017_4Q	SWE	SOM	WorldRemit	Kr 1700	70	200	Same day	0	-1	3	0
320182367	2018_1Q	AUS	SOM	WorldRemit	200	10	200	Same day	1	2	7	1
320182643	2018_1Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1	2	7	1
320182736	2018_1Q	SWE	SOM	WorldRemit	Kr 1700	85	200	Same day	0	4	9	0
620180335	2018_2Q	AUS	SOM	WorldRemit	200	10	200	Same day	1	1	6	1
620181777	2018_2Q	GBR	SOM	WorldRemit	£ 120	3	200	Same day	1	2	4	1
620182741	2018_2Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1	2	7	1
620183471	2018_2Q	SWE	SOM	WorldRemit	Kr 1700	85	200	Same day	0	3	8	0
920180344	2018_3Q	AUS	SOM	WorldRemit	200	10	200	Same day	1	3	8	1
920181849	2018_3Q	GBR	SOM	WorldRemit	£ 120	4	200	Same day	1	2	6	1
920182836	2018_3Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1	1	6	1
920183568	2018_3Q	SWE	SOM	WorldRemit	Kr 1700	94	200	Same day	0	4	9	0
1220183718	2018_4Q	SWE	SOM	WorldRemit	Kr 1700	93.50	200	Same day	0.11	2.71	8.21	0.11
1220182941	2018_4Q	NLD	SOM	WorldRemit	€ 140	7.00	200	Same day	1.09	3.84	8.84	1.14
1220181930	2018_4Q	GBR	SOM	WorldRemit	£ 120	3.99	200	Same day	1.27	2.94	6.27	1.31

1220184458	2018_4Q	USA	SOM	WorldRemit	\$ 200	14.50	200	Less than one hour	1.00	0.00	7.25	1.00
1220180364	2018_4Q	AUS	SOM	WorldRemit	200	35.00	200	Less than one hour	0.70	2.81	20.31	0.72
1220180362	2018_4Q	AUS	SOM	WorldRemit	200	10.00	200	Same day	0.71	1.42	6.42	0.72
325191998	2019_1Q	GBR	SOM	WorldRemit	£ 120	3.99	200	Same day	1.25831	2.87	6.2	1.2955
325190362	2019_1Q	AUS	SOM	WorldRemit	200	10	200	Same day	0.69201	2.66	7.66	0.7109
325193010	2019_1Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1.1078	2.53	7.53	1.1365
325193801	2019_1Q	SWE	SOM	WorldRemit	Kr 1700	93.5	200	Same day	0.1052	2.52	8.02	0.10792
325194557	2019_1Q	USA	SOM	WorldRemit	\$ 200	11.5	200	Less than one hour	1	0	5.75	1
625190371	2019_2Q	AUS	SOM	WorldRemit	200	10	200	Same day	0.68189	2.54	7.54	0.69966
625192109	2019_2Q	GBR	SOM	WorldRemit	£ 120	3.99	200	Same day	1.2665	2.98	6.3	1.30534
625194749	2019_2Q	USA	SOM	WorldRemit	\$ 200	11.5	200	Less than one hour	1	0	5.75	1
625193148	2019_2Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1.07606	3.93	8.93	1.12009
625193969	2019_2Q	SWE	SOM	WorldRemit	Kr 1700	93.5	200	Same day	0.10142	2.52	8.02	0.10404
1022190365	2019_3Q	AUS	SOM	WorldRemit	200	10	200	Same day	0.67	2.36	7.36	0.68621
1022192241	2019_3Q	GBR	SOM	WorldRemit	£ 120	3.99	200	Same day	1.19718	2.85	6.17	1.23224
1022193338	2019_3Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1.061	4.05	9.05	1.10583
1022194985	2019_3Q	USA	SOM	WorldRemit	\$ 200	11.5	200	Less than one hour	1	0	5.75	1
1022194175	2019_3Q	SWE	SOM	WorldRemit	Kr 1700	93.5	200	Same day	0.10088	2.52	8.02	0.10349
1220194974	2019_4Q	USA	SOM	WorldRemit	\$ 200	12	200	Less than one hour	1	0	6	1
1220194171	2019_4Q	SWE	SOM	WorldRemit	Kr 1700	93.5	200	Same day	0.1013	2.47	7.97	0.10386
1220190368	2019_4Q	AUS	SOM	WorldRemit	200	10	200	Same day	0.67	2.78	7.78	0.68918
1220192195	2019_4Q	GBR	SOM	WorldRemit	£ 120	3.99	200	Same day	1.25299	2.66	5.98	1.28721
1220193324	2019_4Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1.07279	3.9	8.9	1.11635
320202197	2020_1Q	GBR	SOM	WorldRemit	£ 120	3.99	200	Same day	1.26103	3.28	6.61	1.3038
320203349	2020_1Q	NLD	SOM	WorldRemit	€ 140	7	200	Same day	1.05734	4.23	9.23	1.10404
320200365	2020_1Q	AUS	SOM	WorldRemit	200	10	200	Same day	0.66214	1.86	6.86	0.67468
320204209	2020_1Q	SWE	SOM	WorldRemit	Kr 1700	93.5	200	Same day	0.1017	2.5	8	0.10431
320204996	2020_1Q	USA	SOM	WorldRemit	\$ 200	11.5	200	Less than one hour	1	0	5.75	1
320204997	2020_1Q	USA	SOM	WorldRemit	\$ 200	12	200	Less than one hour	1	0	6	1

Table 50B: Money remitted by WorldRemit from G8/G20 to Somalia (2011 – 2020).

ID	Period	Source country	Receiving country	Remittance firm	Amount in local currency	Fee in local currency	Amount denominated in USD	Speed actual	FX rate	FX margin	Total cost %	Interbank exchange rate
28032	2011_3Q	GBR	SOM	WorldRemit	£ 300	12	500	Less than one hour	1.599503	0.78	4.78	1.612
16748	2012_1Q	GBR	SOM	WorldRemit	£ 300	12	500	Less than one hour	1.5667	1	5	1.58245
30791	2012_3Q	GBR	SOM	WorldRemit	£ 300	12	500	Less than one hour	1.558474	1.96	5.96	1.58966
19466	2013_1Q	GBR	SOM	WorldRemit	£ 300	9.99	500	Less than one hour	1.5337	2.99	6.32	1.58104
2549	2013_2Q	GBR	SOM	WorldRemit	£ 300	9.99	500	Less than one hour	1.49275	2.2	5.53	1.5264
2550	2013_3Q	GBR	SOM	WorldRemit	£ 300	9.99	500	Less than one hour	1.49325	0.91	4.24	1.50689
2551	2013_4Q	GBR	SOM	WorldRemit	£ 300	15	500	Less than one hour	1.5793	1.68	6.68	1.6063
33019	2014_1Q	GBR	SOM	WorldRemit	£ 300	15	500	Less than one hour	1.532	6.01	11.01	1.63
37509	2014_2Q	GBR	SOM	WorldRemit	£ 300	15	500	Less than one hour	1.654	1.72	6.72	1.683
39815	2014_3Q	GBR	SOM	WorldRemit	£ 300	15	500	Less than one hour	1.68	1.51	6.51	1.7057
42683	2014_4Q	GBR	SOM	WorldRemit	£ 300	15	500	Less than one hour	1.5678	1.15	6.15	1.586
44607	2015_1Q	GBR	SOM	WorldRemit	£ 300	15	500	Less than one hour	1.509	1.63	6.63	1.534
48298	2015_2Q	GBR	SOM	WorldRemit	£ 300	15	500	Less than one hour	1.52	1.11	6.11	1.537
55343	2015_4Q	AUS	SOM	WorldRemit	500	25	500	Same day	0.69203	3.82	8.82	0.71955
55661	2015_4Q	NLD	SOM	WorldRemit	€ 345	17.25	500	Same day	1.039	3.14	8.14	1.07268

55781	2015_4Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0.11302	1.99	6.99	0.11532
					4300							
55874	2015_4Q	GBR	SOM	WorldRemit	£ 300	15	500	Same day	1.503	1.26	6.26	1.52215
56294	2016_1Q	AUS	SOM	WorldRemit	500	25	500	Same day	0.70626	1.67	6.67	0.71827
57481	2016_1Q	GBR	SOM	WorldRemit	£ 300	15	500	Same day	1.4071	1.59	6.59	1.42978
58175	2016_1Q	NLD	SOM	WorldRemit	€ 345	17.25	500	Same day	1.09197	1.77	6.77	1.1116
620161824	2016_2Q	GBR	SOM	WorldRemit	£ 300	15	500	Same day	1	2	7	1
620162667	2016_2Q	NLD	SOM	WorldRemit	€ 345	17	500	Same day	1	2	7	1
620163626	2016_2Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0	2	7	0
					4300							
920160330	2016_3Q	AUS	SOM	WorldRemit	500	25	500	Same day	1	1	6	1
920161601	2016_3Q	GBR	SOM	WorldRemit	£ 300	15	500	Same day	1	2	7	1
920162500	2016_3Q	NLD	SOM	WorldRemit	€ 345	17	500	Same day	1	2	7	1
920163266	2016_3Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0	2	7	0
					4300							
1220160325	2016_4Q	AUS	SOM	WorldRemit	500	25	500	Same day	1	1	6	1
1220161601	2016_4Q	GBR	SOM	WorldRemit	£ 300	15	500	Same day	1	2	7	1
1220162495	2016_4Q	NLD	SOM	WorldRemit	€ 345	17	500	Same day	1	2	7	1
1220163251	2016_4Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0	2	7	0
					4300							
320170323	2017_1Q	AUS	SOM	WorldRemit	500	25	500	Same day	1	2	7	1
320171588	2017_1Q	GBR	SOM	WorldRemit	£ 300	15	500	Same day	1	2	7	1
320172510	2017_1Q	NLD	SOM	WorldRemit	€ 345	17	500	Same day	1	2	7	1
320173251	2017_1Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0	4	9	0
					4300							
620170330	2017_2Q	AUS	SOM	WorldRemit	500	25	500	Same day	1	2	7	1
620173365	2017_2Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0	3	8	0
					4300							
920170336	2017_3Q	AUS	SOM	WorldRemit	500	25	500	Same day	1	2	7	1
920171720	2017_3Q	GBR	SOM	WorldRemit	£ 300	7	500	Same day	1	2	4	1
920172684	2017_3Q	NLD	SOM	WorldRemit	€ 345	17	500	Same day	1	1	6	1
920173440	2017_3Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0	1	6	0
					4300							
1220170340	2017_4Q	AUS	SOM	WorldRemit	500	25	500	Same day	1	2	7	1
1220171750	2017_4Q	GBR	SOM	WorldRemit	£ 300	5	500	Same day	1	2	3	1
1220172711	2017_4Q	NLD	SOM	WorldRemit	€ 345	17	500	Same day	1	1	6	1
1220173437	2017_4Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0	-1	4	0
					4300							
320182367	2018_1Q	AUS	SOM	WorldRemit	500	25	500	Same day	1	2	7	1
320182643	2018_1Q	NLD	SOM	WorldRemit	€ 345	17	500	Same day	1	2	7	1
320182736	2018_1Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0	4	9	0
					4300							
620180335	2018_2Q	AUS	SOM	WorldRemit	500	20	500	Same day	1	1	5	1
620181777	2018_2Q	GBR	SOM	WorldRemit	£ 300	5	500	Same day	1	2	3	1
620182741	2018_2Q	NLD	SOM	WorldRemit	€ 345	17	500	Same day	1	2	7	1
620183471	2018_2Q	SWE	SOM	WorldRemit	Kr	215	500	Same day	0	3	8	0
					4300							
920180344	2018_3Q	AUS	SOM	WorldRemit	500	20	500	Same day	1	3	7	1
920181849	2018_3Q	GBR	SOM	WorldRemit	£ 300	6	500	Same day	1	2	4	1
920182836	2018_3Q	NLD	SOM	WorldRemit	€ 345	17	500	Same day	1	1	6	1
920183568	2018_3Q	SWE	SOM	WorldRemit	Kr	237	500	Same day	0	4	9	0
					4300							
1220183718	2018_4Q	SWE	SOM	WorldRemit	Kr	236.50	500	Same day	0.11	2.71	8.21	0.11
					4300							
1220182941	2018_4Q	NLD	SOM	WorldRemit	€ 345	17.25	500	Same day	1.09	3.84	8.84	1.14
1220181930	2018_4Q	GBR	SOM	WorldRemit	£ 300	5.99	500	Same day	1.27	2.94	4.94	1.31
1220184458	2018_4Q	USA	SOM	WorldRemit	\$ 500	36.25	500	Less than one hour	1.00	0.00	7.25	1.00
1220180364	2018_4Q	AUS	SOM	WorldRemit	500	50.00	500	Less than one hour	0.70	2.81	12.81	0.72
1220180362	2018_4Q	AUS	SOM	WorldRemit	300	19.99	500	Same day	0.71	1.42	5.42	0.72
325191998	2019_1Q	GBR	SOM	WorldRemit	£ 345	5.99	500	Same day	1.25831	2.87	4.87	1.2955
325190362	2019_1Q	AUS	SOM	WorldRemit	300	19.99	500	Same day	0.69201	2.66	6.66	0.7109
325193010	2019_1Q	NLD	SOM	WorldRemit	€ 345	17.25	500	Same day	1.1078	2.53	7.53	1.1365
325193801	2019_1Q	SWE	SOM	WorldRemit	Kr	236.5	500	Same day	0.1052	2.52	8.02	0.10792
					4300							
325194557	2019_1Q	USA	SOM	WorldRemit	500	28.75	500	Less than one hour	1	0	5.75	1
625190371	2019_2Q	AUS	SOM	WorldRemit	500	19.99	500	Same day	0.68189	2.54	6.54	0.69966
625192109	2019_2Q	GBR	SOM	WorldRemit	£ 300	5.99	500	Same day	1.2665	2.98	4.97	1.30534
625194749	2019_2Q	USA	SOM	WorldRemit	\$ 500	28.75	500	Less than one hour	1	0	5.75	1
625193148	2019_2Q	NLD	SOM	WorldRemit	€ 345	17.24	500	Same day	1.07606	3.93	8.93	1.12009
625193969	2019_2Q	SWE	SOM	WorldRemit	Kr	236.5	500	Same day	0.10142	2.52	8.02	0.10404
					4300							
1022190365	2019_3Q	AUS	SOM	WorldRemit	500	19.99	500	Same day	0.67	2.36	6.36	0.68621
1022192241	2019_3Q	GBR	SOM	WorldRemit	£ 300	5.99	500	Same day	1.19718	2.85	4.84	1.23224
1022193338	2019_3Q	NLD	SOM	WorldRemit	€ 345	17.25	500	Same day	1.061	4.05	9.05	1.10583

1022194985	2019_3Q	USA	SOM	WorldRemit	\$ 500	28.75	500	Less than one hour	1	0	5.75	1
1022194175	2019_3Q	SWE	SOM	WorldRemit	Kr 4300	236.5	500	Same day	0.10088	2.52	8.02	0.10349
1220194974	2019_4Q	USA	SOM	WorldRemit	\$ 500	30	500	Less than one hour	1	0	6	1
1220194171	2019_4Q	SWE	SOM	WorldRemit	Kr 4300	236.5	500	Same day	0.1013	2.47	7.97	0.10386
1220190368	2019_4Q	AUS	SOM	WorldRemit	500	19.99	500	Same day	0.67	2.78	6.78	0.68918
1220192195	2019_4Q	GBR	SOM	WorldRemit	£ 300	5.99	500	Same day	1.25299	2.66	4.66	1.28721
1220193324	2019_4Q	NLD	SOM	WorldRemit	€ 345	17.25	500	Same day	1.07279	3.9	8.9	1.11635
320202197	2020_1Q	GBR	SOM	WorldRemit	£ 300	5.99	500	Same day	1.26103	3.28	5.28	1.3038
320203349	2020_1Q	NLD	SOM	WorldRemit	€ 345	17.25	500	Same day	1.05734	4.23	9.23	1.10404
320200365	2020_1Q	AUS	SOM	WorldRemit	500	19.99	500	Same day	0.66214	1.86	5.86	0.67468
320204209	2020_1Q	SWE	SOM	WorldRemit	Kr 4300	236.5	500	Same day	0.1017	2.5	8	0.10431
320204996	2020_1Q	USA	SOM	WorldRemit	\$ 500	28.75	500	Less than one hour	1	0	5.75	1
320204997	2020_1Q	USA	SOM	WorldRemit	\$ 500	30	500	Less than one hour	1	0	6	1

NB: This Report has been prepared in late 2020. It took 1,080 hours to complete this work. The World Bank Group updated the data in 2024 but I don't want to go back and pay another 1,080 hours of hard work. Do you?

References:

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