

In July 2024 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 207.5 thousand transactions in the amount of 84.3 billion tenge. Compared to June 2024, there is an increase in the number of transfers by 0.5% and an increase in the volume of transactions by 12%.

Kazakhstan's commercial banks and JSC «Kazpost» provide to the customer's remittances services through IMTS such as the Golden Crown, Western Union, MoneyGram and others IMTS.

IMTS are used by the Kazakhstan's population as for transfers within the country and for sending /receiving money transfers abroad / from abroad.

The share of remittances carried out through IMTS on the territory of Kazakhstan in July 2024 is 3.1% of the total number of transfers and 2.8% of the total volume of remittances. The share of remittances sent abroad is 96.9% and 97.2%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In July 2024 abroad were transferred via IMTS 201.0 thousand transactions in the amount of 81.9 billion tenge. Compared to June 2024, the number of money transfers sent increased by 0.3%, the volume increased by 12.2%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Uzbekistan – 34.2 billion tenge (a share of the total amount – 41.7%), Russia – 19.8 billion tenge (a share of 24.2%), Turkey – 11.7 billion tenge (a share of 14.3%), Georgia – 5.0 billion tenge (a share of 6.1%), as well as Kyrgyzstan -3.2 billion tenge (share – 3.9%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	186,67	92,9%	73 186,92	89,3%
Western Union	8,83	4,4%	5 787,30	7,1%
MONEYGRAM	1,59	0,8%	1 496,93	1,8%
Other money transfer systems	3,90	1,9%	1 444,41	1,8%
Total	200,99	100,0%	81 915,56	100,0%

By countries

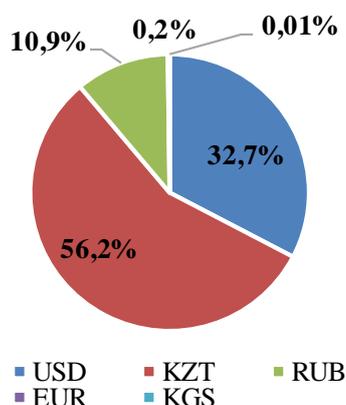
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Uzbekistan	64,42	32,1%	34 186,05	41,7%
Russia	92,78	46,2%	19 806,40	24,2%
Turkey	22,52	11,2%	11 714,53	14,3%
Georgia	2,70	1,3%	4 990,34	6,1%
Kyrgyzstan	6,22	3,1%	3 235,49	3,9%
China	2,09	1,0%	2 735,72	3,3%
Azerbaijan	1,40	0,7%	1 110,35	1,4%
Armenia	0,78	0,4%	1 065,21	1,3%
Tadjikistan	2,90	1,4%	714,86	0,9%

Republic of Korea	0,63	0,3%	465,46	0,6%
Others	4,55	2,3%	1 891,15	2,3%
Total	200,99	100,0%	81 915,56	100,0%

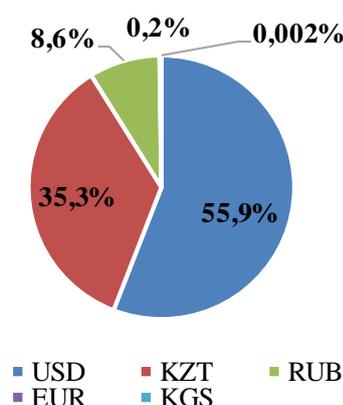
By currencies

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 32.7%, the share of the total volume of sent transfers was 55.9%) and in Kazakhstan tenge (56.2% and 35.3%, respectively).

Share of the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In July 2024 from abroad to Kazakhstan were transferred via IMTS 67.0 thousand transactions in the amount of 21.6 billion tenge. Compared to June 2024, the number of money transfers received increased by 5%, and the volume of operations increased by 12%.

In terms of the amount of money received from abroad, the leaders are: Russia - 5.8 billion tenge (share of the total amount – 26.9%), the United States of America – 2.8 billion tenge (share – 13.2%), the Republic of Korea – 2.4 billion tenge (share – 11.1%), Uzbekistan – 2.2 billion tenge (share – 10.3%), as well as Turkey – 1.8 billion tenge (share – 8.2%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	34,42	51,4%	11 976,57	55,4%
Western Union	19,50	29,1%	6 003,51	27,7%
MONEYGRAM	9,63	14,4%	3 345,41	15,5%
Other money transfer systems	3,47	5,2%	310,51	1,4%
Total	67,02	100,0%	21 636,00	100,0%

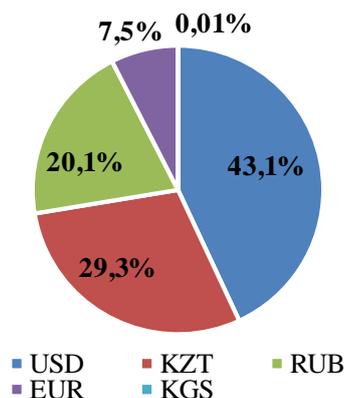
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	26,39	39,4%	5 822,26	26,9%
USA	7,59	11,3%	2 849,19	13,2%
Republic of Korea	3,97	5,9%	2 407,99	11,1%
Uzbekistan	3,69	5,5%	2 226,29	10,3%
Turkey	5,52	8,2%	1 769,49	8,2%
Germany	7,87	11,7%	1 593,68	7,4%
Kyrgyzstan	1,53	2,3%	990,74	4,6%
Georgia	0,87	1,3%	572,87	2,6%
Azerbaijan	0,54	0,8%	491,18	2,3%
France	0,68	1,0%	265,83	1,2%
Others	8,38	12,5%	2 646,46	12,2%
Total	67,02	100,0%	21 636,00	100,0%

By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (43.1% of total number of remittances and 60.7% of the total volume) and Kazakhstan tenge (29.3% and 18.2%, respectively).

Share from the total number of received remittances



Share of the total volume of received remittances

