

In September 2024 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 140.5 thousand transactions in the amount of 67.1 billion tenge. Compared to August 2024, there is a decrease in the number of transfers by 26% and a decrease in the volume of transactions by 15.7%.

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 September 2024 is 6.4% of the total number of transfers and 4.9% of the total volume of remittances. The share of remittances sent abroad is 93.6% and 95.1%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In September 2024 abroad were transferred via IMTS 131.6 thousand transactions in the amount of 63.8 billion tenge. Compared to August 2024, the number of money transfers sent decreased by 28.3%, the volume decreased by 17.4%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Uzbekistan – 22.8 billion tenge (a share of the total amount – 35.7%), Russia – 14.3 billion tenge (a share of 22.5%), Turkey – 13.0 billion tenge (a share of 20.3%), Georgia – 3.8 billion tenge (a share of 6.0%), as well as China -2.8 billion tenge (share – 4.3%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	101,41	77,1%	45 408,58	71,2%
Western Union	21,50	16,3%	14 113,10	22,1%
MONEYGRAM	1,65	1,3%	1 642,34	2,6%
Other money transfer systems	7,02	5,3%	2 620,32	4,1%
Total	131,57	100,0%	63 784,35	100,0%

By countries

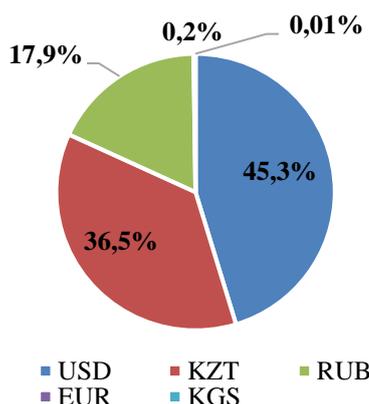
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Uzbekistan	36,67	27,9%	22 792,34	35,7%
Russia	57,54	43,7%	14 348,82	22,5%
Turkey	20,88	15,9%	12 967,07	20,3%
Georgia	1,92	1,5%	3 829,22	6,0%
China	1,99	1,5%	2 756,20	4,3%
Kyrgyzstan	4,24	3,2%	2 389,86	3,7%
Azerbaijan	1,08	0,8%	968,18	1,5%
Armenia	0,59	0,4%	873,89	1,4%
Tajikistan	2,22	1,7%	688,19	1,1%
Ukraine	1,04	0,8%	423,46	0,7%

Others	3,39	2,6%	1 747,12	2,7%
Total	131,57	100,0%	63 784,35	100,0%

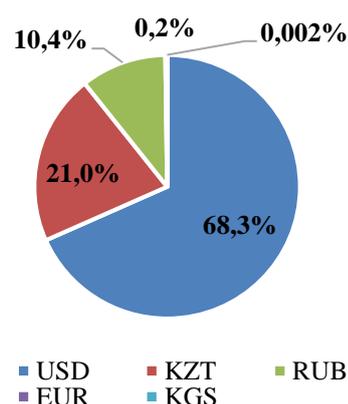
By currencies

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 45.3%, the share of the total volume of sent transfers was 68.3%) and in Kazakhstan tenge (36.5% and 21.0%, respectively).

Share of the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In September 2024 from abroad to Kazakhstan were transferred via IMTS 55.9 thousand transactions in the amount of 18.5 billion tenge. Compared to August 2024, the number of money transfers received decreased by 6.1%, and the volume of operations decreased by 7.5%.

In terms of the amount of money received from abroad, the leaders are: Russia - 4.4 billion tenge (share of the total amount – 24.1%), the United States of America – 2.7 billion tenge (share – 14.9%), Uzbekistan – 1.9 billion tenge (share – 10.4%), Turkey – 1.87 billion tenge (share – 10.1%), as well as the Republic of Korea – 1.8 billion tenge (share – 9.8%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	24,80	44,4%	8 831,45	47,8%
Western Union	19,71	35,3%	6 460,86	35,0%
MONEYGRAM	8,02	14,4%	2 832,98	15,3%
Other money transfer systems	3,33	6,0%	353,07	1,9%
Total	55,85	100,0%	18 478,36	100,0%

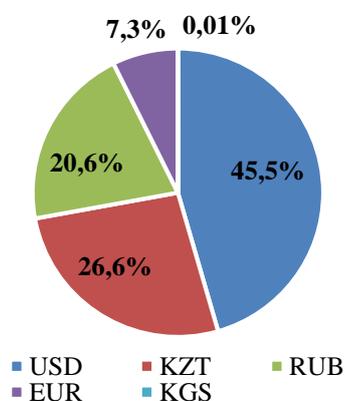
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	19,96	35,7%	4 448,60	24,1%
United States of America	7,41	13,3%	2 749,02	14,9%
Uzbekistan	3,01	5,4%	1 914,03	10,4%
Turkey	4,99	8,9%	1 868,76	10,1%
Republic of Korea	3,02	5,4%	1 809,99	9,8%
Germany	7,15	12,8%	1 464,82	7,9%
Kyrgyzstan	1,20	2,2%	729,46	3,9%
Georgia	0,70	1,2%	504,03	2,7%
Azerbaijan	0,44	0,8%	342,95	1,9%
France	0,50	0,9%	213,03	1,2%
Others	7,47	13,4%	2 433,67	13,2%
Total	55,85	100,0%	18 478,36	100,0%

By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (45.5% of total number of remittances and 62.3% of the total volume) and Kazakhstan tenge (26.6% and 17.3%, respectively).

Share from the total number of received remittances



Share of the total volume of received remittances

