

In November 2024 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 149.3 thousand transactions in the amount of 61.9 billion tenge. Compared to October 2024, there is a decrease in the number of transfers by 1.2% and a decrease in the volume of transactions by 9.0%.

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 November 2024 is 3.3% of the total number of transfers and 2.2% of the total volume of remittances. The share of remittances sent abroad is 96.7% and 97.8%, respectively.

## CROSS-BORDER REMITTANCES

### REMMITANCES SENT ABROAD

In November 2024 abroad were transferred via IMTS 144.4 thousand transactions in the amount of 60.6 billion tenge. Compared to October 2024, the number of money transfers sent increased by 1.8%, the volume decreased by 6.5%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 19.7 billion tenge (share of 32.5%), Uzbekistan – 14.2 billion tenge (share of the total amount – 23.4%), Turkey – 13.2 billion tenge (share – 21.8%), Georgia – 3.9 billion tenge (share – 6.5%), as well as China -2.7 billion tenge (share – 4.4%).

#### *By IMTS*

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	120,76	83,6%	45 339,93	74,8%
Western Union	15,13	10,5%	10 369,14	17,1%
UPT	2,94	2,0%	2 529,10	4,2%
MONEYGRAM	1,51	1,0%	1 930,05	3,2%
Other money transfer systems	4,03	2,8%	434,41	0,7%
<b>Total</b>	<b>144,37</b>	<b>100,0%</b>	<b>60 602,63</b>	<b>100,0%</b>

#### *By countries*

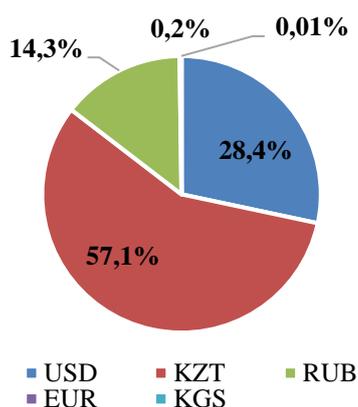
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	81,83	56,7%	19 693,04	32,5%
Uzbekistan	24,21	16,8%	14 194,53	23,4%
Turkey	22,60	15,7%	13 213,18	21,8%
Georgia	2,05	1,4%	3 933,62	6,5%
China	1,94	1,3%	2 669,86	4,4%
Kyrgyzstan	4,12	2,9%	2 170,57	3,6%
Armenia	0,57	0,4%	1 191,39	2,0%
Azerbaijan	0,98	0,7%	946,51	1,6%
Tajikistan	1,50	1,0%	467,42	0,8%

Republic of Korea	0,47	0,3%	391,32	0,6%
Others	4,10	2,8%	1 731,20	2,9%
<b>Total</b>	<b>144,37</b>	<b>100,0%</b>	<b>60 602,63</b>	<b>100,0%</b>

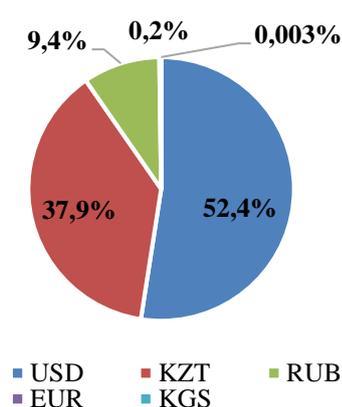
### *By currencies*

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 28.4%, the share of the total volume of sent transfers was 52.4%) and in Kazakhstan tenge (57.1% and 37.9%, respectively).

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



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



## **RECEIVED REMITTANCES (FROM ABROAD)**

In November 2024 from abroad to Kazakhstan were transferred via IMTS 54.1 thousand transactions in the amount of 17.8 billion tenge. Compared to October 2024, the number of money transfers received decreased by 5.3%, and the volume of operations decreased by 5.8%.

In terms of the amount of money received from abroad, the leaders are: Russia - 3.96 billion tenge (a share of the total amount – 22.2%), the United States of America – 2.8 billion tenge (a share of 15.7%), Turkey – 1.9 billion tenge (a share of 10.8%), Uzbekistan – 1.8 billion tenge (a share of 10.4%), as well as the Republic of Korea – 1.5 billion tenge (share – 8.4%).

### *By IMTS*

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	24,82	45,9%	8 690,98	48,8%
Western Union	17,53	32,4%	5 752,65	32,3%
MONEYGRAM	8,74	16,2%	3 084,14	17,3%
UPT	0,23	0,4%	91,80	0,5%
Other money transfer systems	2,76	5,1%	191,12	1,1%
<b>Total</b>	<b>54,07</b>	<b>100,0%</b>	<b>17 810,70</b>	<b>100,0%</b>

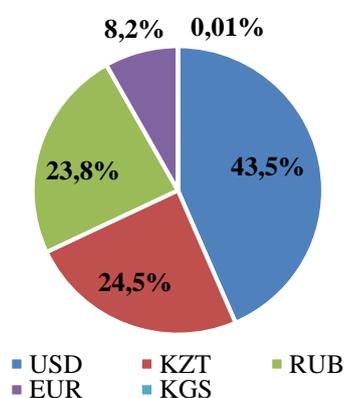
**By countries**

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	19,61	36,3%	3 958,96	22,2%
United States of America	7,25	13,4%	2 797,99	15,7%
Turkey	4,65	8,6%	1 915,97	10,8%
Uzbekistan	2,85	5,3%	1 845,73	10,4%
Republic of Korea	2,51	4,6%	1 497,16	8,4%
Germany	6,95	12,8%	1 390,77	7,8%
Kyrgyzstan	1,31	2,4%	848,97	4,8%
Georgia	0,81	1,5%	589,20	3,3%
Azerbaijan	0,42	0,8%	368,37	2,1%
Israel	0,73	1,4%	221,04	1,2%
Others	6,99	12,9%	2 376,53	13,3%
<b>Total</b>	<b>54,07</b>	<b>100,0%</b>	<b>17 810,70</b>	<b>100,0%</b>

**By currencies**

Main share of received remittances carried out through IMTS were transferred in US dollars (43.5% of total number of remittances and 62.4% of the total volume) and Kazakhstan tenge (24.5% and 15.4%, respectively).

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



**Share of the total volume of received remittances**

