

In December 2024 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 157.2 thousand transactions in the amount of 59.9 billion tenge. Compared to November 2024, there is an increase in the number of transfers by 5.3% and a decrease in the volume of transactions by 3.3%.

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 December 2024 is 6.7% of the total number of transfers and 5.2% of the total volume of remittances. The share of remittances sent abroad is 93.3% and 94.8%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In December 2024 abroad were transferred via IMTS 146.8 thousand transactions in the amount of 56.8 billion tenge. Compared to November 2024, the number of money transfers sent increased by 1.7%, the volume decreased by 6.3%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 21.02 billion tenge (a share of the total amount - 37%), Turkey – 10.9 billion tenge (a share of 19.2%), Uzbekistan – 10.5 billion tenge (a share of 18.5%), Georgia – 3.7 billion tenge (a share of 6.6%), as well as China -2.6 billion tenge (share – 4.6%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	124,67	84,9%	42 921,42	75,5%
Western Union	13,16	9,0%	8 963,92	15,8%
MONEYGRAM	1,80	1,2%	2 596,57	4,6%
UPT	2,15	1,5%	1 818,19	3,2%
Other money transfer systems	5,00	3,4%	513,35	0,9%
Total	146,78	100,0%	56 813,44	100,0%

By countries

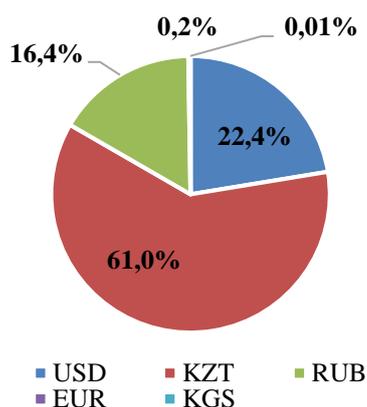
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	94,88	64,6%	21 016,02	37,0%
Turkey	17,60	12,0%	10 933,17	19,2%
Uzbekistan	18,25	12,4%	10 529,25	18,5%
Georgia	1,84	1,3%	3 738,24	6,6%
China	1,81	1,2%	2 636,28	4,6%
Kyrgyzstan	3,80	2,6%	2 050,18	3,6%
Armenia	0,75	0,5%	1 783,45	3,1%
Azerbaijan	1,09	0,7%	1 140,16	2,0%
Tadjikistan	1,39	0,9%	496,96	0,9%

Republic of Korea	0,51	0,3%	454,90	0,8%
Others	4,86	3,3%	2 034,82	3,6%
Total	146,78	100,0%	56 813,44	100,0%

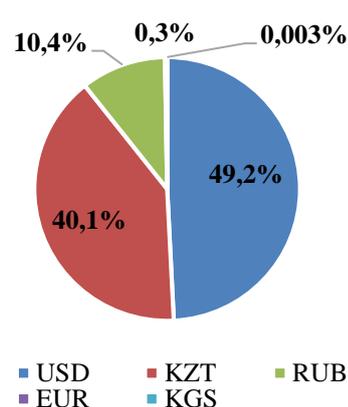
By currencies

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 22.4%, the share of the total volume of sent transfers was 49.2%) and in Kazakhstan tenge (61.0% and 40.1%, respectively).

Share of the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In December 2024 from abroad to Kazakhstan were transferred via IMTS 63.2 thousand transactions in the amount of 19.5 billion tenge. Compared to November 2024, the number of money transfers received increased by 16.9%, and the volume of operations increased by 9.7%.

In terms of the amount of money received from abroad, the leaders are: Russia - 4.2 billion tenge (a share of the total amount - 21.3%), the United States of America - 3.3 billion tenge (a share of 17.1%), Turkey - 1.9 billion tenge (a share of 9.8%), Uzbekistan - 1.9 billion tenge (a share of 9.8%), as well as Germany - 1.7 billion tenge (share - 8.8%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	26,91	42,6%	8 891,50	45,5%
Western Union	21,07	33,3%	6 586,70	33,7%
MONEYGRAM	10,70	16,9%	3 689,84	18,9%
UPT	0,30	0,5%	115,97	0,6%
Other money transfer systems	4,21	6,7%	260,90	1,3%
Total	63,19	100,0%	19 544,91	100,0%

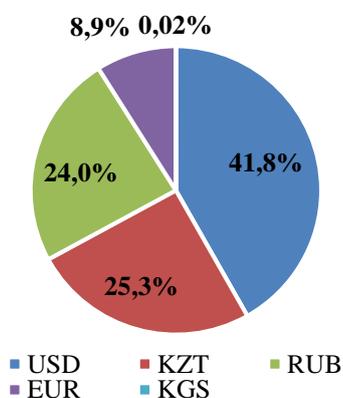
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	22,68	35,9%	4 159,51	21,3%
United States of America	8,55	13,5%	3 346,34	17,1%
Turkey	4,73	7,5%	1 916,64	9,8%
Uzbekistan	2,99	4,7%	1 913,33	9,8%
Germany	9,85	15,6%	1 722,22	8,8%
Republic of Korea	2,52	4,0%	1 527,55	7,8%
Kyrgyzstan	1,42	2,2%	906,17	4,6%
Georgia	0,85	1,3%	605,93	3,1%
Azerbaijan	0,56	0,9%	468,54	2,4%
Israel	0,87	1,4%	239,29	1,2%
Others	8,17	12,9%	2 739,40	14,0%
Total	63,19	100,0%	19 544,91	100,0%

By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (41,8% of total number of remittances and 62.0% of the total volume) and Kazakhstan tenge (25,3% and 15.8%, respectively).

Share from the total number of received remittances



Share of the total volume of received remittances

