

In January 2025 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 120.6 thousand transactions in the amount of 44.1 billion tenge. Compared to December 2024, there is a decrease in the number of transfers by 23.3% and a decrease in the volume of transactions by 26.4%.

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 January 2025 is 9.8% of the total number of transfers and 7.6% of the total volume of remittances. The share of remittances sent abroad is 90.2% and 92.4%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In January 2025 abroad were transferred via IMTS 108.8 thousand transactions in the amount of 40.7 billion tenge. Compared to December 2024, the number of money transfers sent decreased by 25.9%, the volume decreased by 28.3%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 15.3 billion tenge (share of the total amount - 37.6%), Turkey – 8.6 billion tenge (share – 21.1%), Uzbekistan – 6.9 billion tenge (share – 16.9%), Georgia – 2.4 billion tenge (share – 5.9%), as well as China -1.9 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	92,75	85,2%	31 199,82	76,6%
Western Union	9,71	8,9%	6 383,80	15,7%
UPT	1,59	1,5%	1 477,95	3,6%
MONEYGRAM	1,13	1,0%	1 264,71	3,1%
Other money transfer systems	3,65	3,4%	421,82	1,0%
Total	108,84	100,0%	40 748,11	100,0%

By countries

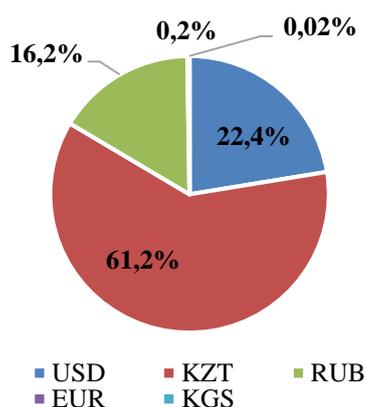
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	70,18	64,5%	15 301,96	37,6%
Turkey	13,24	12,2%	8 586,25	21,1%
Uzbekistan	13,81	12,7%	6 904,24	16,9%
Georgia	1,25	1,1%	2 412,71	5,9%
China	1,21	1,1%	1 857,01	4,6%
Kyrgyzstan	2,70	2,5%	1 468,17	3,6%
Azerbaijan	0,92	0,8%	1 126,42	2,8%
Armenia	0,40	0,4%	683,85	1,7%
Republic of Korea	0,46	0,4%	417,47	1,0%

USA	0,43	0,4%	367,37	0,9%
Others	4,24	3,9%	1 622,66	4,0%
Total	108,84	100,0%	40 748,11	100,0%

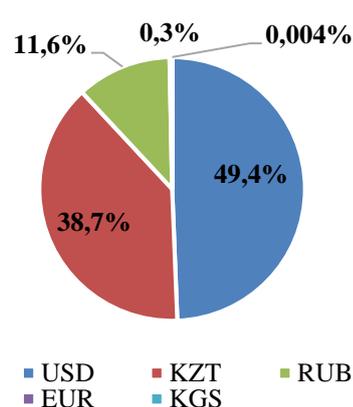
By currencies

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 49.4%) and in Kazakhstan tenge (61.2% and 38.7%, respectively).

Share of the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In January 2025 from abroad to Kazakhstan were transferred via IMTS 48.1 thousand transactions in the amount of 15.8 billion tenge. Compared to December 2024, the number of money transfers received decreased by 23.8%, and the volume of operations decreased by 18.9%.

In terms of the amount of money received from abroad, the leaders are: Russia - 3.2 billion tenge (share of the total amount - 20.3%), the United States of America - 2.7 billion tenge (share - 17.0%), Turkey - 1.7 billion tenge (share - 10.5%), Uzbekistan - 1.6 billion tenge (share - 10.4%), as well as the Republic of Korea - 1.5 billion tenge (share - 9.5%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	20,33	42,2%	7 143,44	45,1%
Western Union	16,70	34,7%	5 439,82	34,3%
MONEYGRAM	8,23	17,1%	2 981,88	18,8%
UPT	0,24	0,5%	85,34	0,5%
Other money transfer systems	2,64	5,5%	195,56	1,2%
Total	48,15	100,0%	15 846,04	100,0%

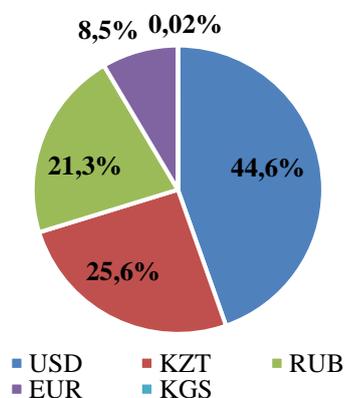
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	15,96	33,2%	3 212,65	20,3%
USA	6,90	14,3%	2 687,81	17,0%
Turkey	4,29	8,9%	1 657,51	10,5%
Uzbekistan	2,61	5,4%	1 646,41	10,4%
Republic of Korea	2,22	4,6%	1 505,65	9,5%
Germany	6,94	14,4%	1 234,09	7,8%
Kyrgyzstan	1,00	2,1%	571,96	3,6%
Georgia	0,68	1,4%	467,67	3,0%
Azerbaijan	0,43	0,9%	394,17	2,5%
Israel	0,68	1,4%	213,71	1,3%
Others	6,43	13,3%	2 254,41	14,2%
Total	48,15	100,0%	15 846,04	100,0%

By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (44.6% of total number of remittances and 63.6% of the total volume) and Kazakhstan tenge (25.6% and 16.0%, respectively).

Share from the total number of received remittances



Share of the total volume of received remittances

