

In February 2025 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 133.6 thousand transactions in the amount of 47.6 billion tenge. Compared to January 2025, there is an increase in the number of transfers by 10.8% and an increase in the volume of transactions by 8.0%.

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 February 2025 is 6.7% of the total number of transfers and 5.6% of the total volume of remittances. The share of remittances sent abroad is 93.3% and 94.4%, respectively.

## CROSS-BORDER REMITTANCES

### REMMITANCES SENT ABROAD

In February 2025 abroad were transferred via IMTS 124.6 thousand transactions in the amount of 45.0 billion tenge. Compared to January 2025, the number of money transfers sent increased by 14.5%, the volume increased by 10.5%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 16.5 billion tenge (share of the total amount - 36.8%), Turkey – 10.4 billion tenge (share – 23.1%), Uzbekistan – 8.3 billion tenge (share – 18.5%), Georgia – 3.1 billion tenge (share – 7.0%), as well as Kyrgyzstan -1.4 billion tenge (share – 3.2%).

#### *By IMTS*

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	106,02	85,1%	34 548,08	76,8%
Western Union	11,18	9,0%	6 773,13	15,0%
UPT	2,17	1,7%	1 834,23	4,1%
MONEYGRAM	1,30	1,0%	1 394,41	3,1%
Other money transfer systems	3,97	3,2%	458,36	1,0%
<b>Total</b>	<b>124,64</b>	<b>100,0%</b>	<b>45 008,21</b>	<b>100,0%</b>

#### *By countries*

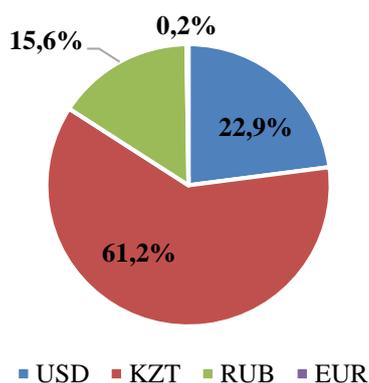
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	76,63	61,5%	16 544,30	36,8%
Turkey	17,73	14,2%	10 383,57	23,1%
Uzbekistan	17,88	14,3%	8 324,82	18,5%
Georgia	1,58	1,3%	3 146,54	7,0%
Kyrgyzstan	3,09	2,5%	1 445,90	3,2%
Azerbaijan	0,97	0,8%	1 037,21	2,3%
China	0,74	0,6%	1 006,72	2,2%
Armenia	0,42	0,3%	680,18	1,5%
Republic of Korea	0,52	0,4%	477,12	1,1%

Tajikistan	1,14	0,9%	333,37	0,7%
Others	3,93	3,1%	1 628,47	3,6%
<b>Total</b>	<b>124,64</b>	<b>100,0%</b>	<b>45 008,21</b>	<b>100,0%</b>

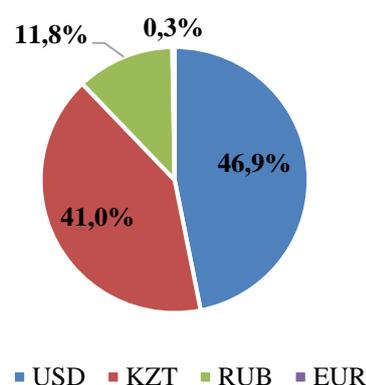
### *By currencies*

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 22.9%, the share of the total volume of sent transfers was 46.9%) and in Kazakhstan tenge (61.2% and 41.0%, respectively).

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



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



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

In February 2025 from abroad to Kazakhstan were transferred via IMTS 48.3 thousand transactions in the amount of 15.8 billion tenge. Compared to January 2025, the number of money transfers received increased by 0.4%, and the volume of operations decreased by 0.2%.

In terms of the amount of money received from abroad, the leaders are: Russia - 3.8 billion tenge (a share of the total amount - 23.8%), the United States of America – 2.3 billion tenge (a share of 14.9%), Uzbekistan – 1.7 billion tenge (a share of 10.9%), Turkey – 1.6 billion tenge (a share of 10.2%), as well as the Republic of Korea – 1.5 billion tenge (share – 9.4%).

### *By IMTS*

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	21,40	44,3%	7 680,11	48,6%
Western Union	16,14	33,4%	5 069,74	32,1%
MONEYGRAM	7,87	16,3%	2 785,28	17,6%
UPT	0,21	0,4%	69,83	0,4%
Other money transfer systems	2,71	5,6%	208,19	1,3%
<b>Total</b>	<b>48,33</b>	<b>100,0%</b>	<b>15 813,14</b>	<b>100,0%</b>

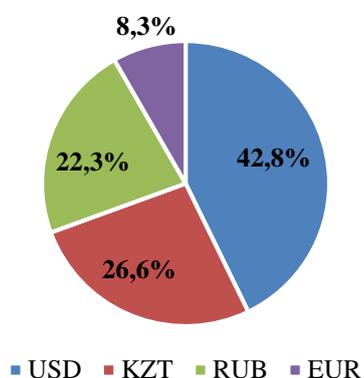
*By countries*

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	17,13	35,4%	3 757,64	23,8%
USA	6,32	13,1%	2 350,36	14,9%
Uzbekistan	2,67	5,5%	1 730,33	10,9%
Turkey	4,40	9,1%	1 618,22	10,2%
Republic of Korea	2,05	4,2%	1 491,64	9,4%
Germany	6,59	13,6%	1 231,24	7,8%
Kyrgyzstan	1,08	2,2%	549,46	3,5%
Georgia	0,70	1,5%	448,07	2,8%
Azerbaijan	0,43	0,9%	337,64	2,1%
Israel	0,66	1,4%	209,55	1,3%
Others	6,29	13,0%	2 088,99	13,2%
<b>Total</b>	<b>48,33</b>	<b>100,0%</b>	<b>15 813,14</b>	<b>100,0%</b>

*By currencies*

Main share of received remittances carried out through IMTS were transferred in US dollars (42.8% of total number of remittances and 60.4% of the total volume) and Kazakhstan tenge (26.6% and 17.6%, respectively).

Share from the total number of received remittances



Share of the total volume of received remittances

