

In October 2025 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 157.2 thousand transactions in the amount of 70.1 billion tenge. Compared to September 2025, there is an increase in the number of transfers by 2.2% and a decrease in the volume of transactions by 5.2%.

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 October 2025 is 2.7% of the total number of transfers and 2.9% of the total volume of remittances. The share of remittances sent abroad is 97.3% and 97.1%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In October 2025 abroad were transferred via IMTS 152.9 thousand transactions in the amount of 68.1 billion tenge. Compared to September 2025, the number of money transfers sent increased by 2.4%, the volume decreased by 4.9%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 21.4 billion tenge (share of the total amount – 31.4%), Uzbekistan – 20.8 billion tenge (share – 30.6%), Turkey – 12.3 billion tenge (share – 18.1%), Georgia – 3.6 billion tenge (share – 5.3%), as well as Kyrgyzstan -2.4 billion tenge (share – 3.5%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	137,94	90,2%	56 946,18	83,6%
Western Union	8,74	5,7%	7 679,58	11,3%
MONEYGRAM	1,16	0,8%	1 497,11	2,2%
UPT	1,62	1,1%	1 493,29	2,2%
Other money transfer systems	3,41	2,2%	476,06	0,7%
Total	152,87	100,0%	68 092,22	100,0%

By countries

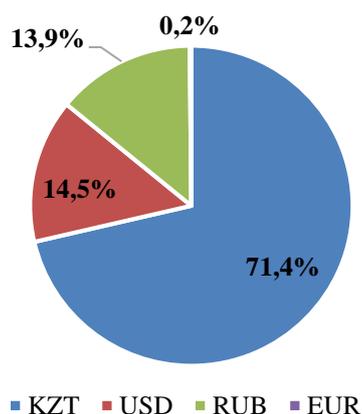
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	92,26	60,4%	21 405,50	31,4%
Uzbekistan	26,39	17,3%	20 820,50	30,6%
Turkey	19,54	12,8%	12 354,58	18,1%
Georgia	1,61	1,1%	3 587,30	5,3%
Kyrgyzstan	3,79	2,5%	2 357,23	3,5%
China	1,45	0,9%	2 092,92	3,1%
Armenia	0,67	0,4%	1 284,75	1,9%
Azerbaijan	1,07	0,7%	1 151,85	1,7%
Tajikistan	1,44	0,9%	613,19	0,9%

Republic of Korea	0,78	0,5%	449,28	0,7%
Others	3,89	2,5%	1 975,12	2,9%
The overall result	152,87	100,0%	68 092,22	100,0%

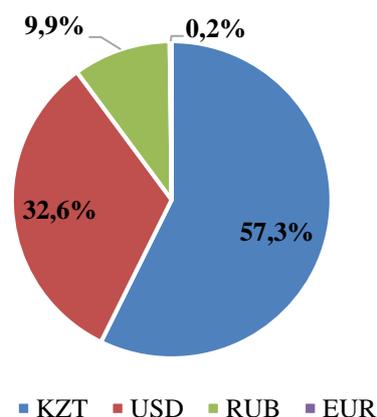
By currencies

The main share of carried out remittances sent via IMTS was in Kazakhstan tenge (the share of the total number of sent transfers was 71.4%, the share of the total volume of sent transfers was 57.3%) and in US dollars (14.5% and 32.6%, respectively).

Share of the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In October 2025 from abroad to Kazakhstan were transferred via IMTS 48.3 thousand transactions in the amount of 20.7 billion tenge. Compared to September 2025, the number of money transfers received increased by 0.5%, and the volume of operations increased by 1.2%.

In terms of the amount of money received from abroad, the leaders are: Russia -4.7 billion tenge (share of the total amount - 22.6%), the United States of America – 3.4 billion tenge (share – 16.3%), Uzbekistan – 2.8 billion tenge (share -13.6%), Turkey – 2.2 billion tenge (share – 10.4%), as well as Germany – 1.6 billion tenge (share -7.5%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	19,99	41,4%	10 222,41	49,4%
Western Union	17,37	36,0%	6 703,67	32,4%
MONEYGRAM	8,26	17,1%	3 443,92	16,6%
UPT	0,23	0,5%	101,70	0,5%
Other money transfer systems	2,42	5,0%	220,64	1,1%
Total	48,26	100,0%	20 692,34	100,0%

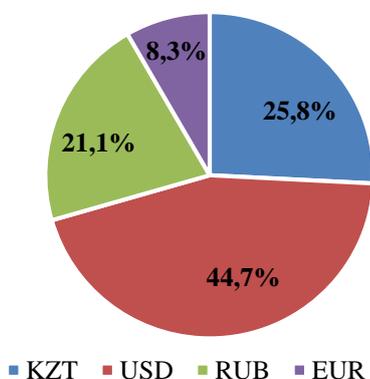
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	15,34	31,8%	4 674,83	22,6%
United States of America	7,13	14,8%	3 368,59	16,3%
Uzbekistan	2,74	5,7%	2 824,44	13,6%
Turkey	4,91	10,2%	2 160,46	10,4%
Germany	6,70	13,9%	1 551,98	7,5%
Republic of Korea	1,56	3,2%	1 092,66	5,3%
Kyrgyzstan	1,09	2,3%	899,48	4,3%
Georgia	1,05	2,2%	791,52	3,8%
Azerbaijan	0,44	0,9%	409,65	2,0%
Israel	0,70	1,4%	269,05	1,3%
Others	6,61	13,7%	2 649,67	12,8%
The overall result	48,26	100,0%	20 692,34	100,0%

By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (44.7% of total number of remittances and 58.1% of the total volume) and Kazakhstan tenge (25.8% and 19.4%, respectively).

Share of the total number of received remittances



Share from the total volume of received remittances

