

In November 2025 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 141.9 thousand transactions in the amount of 57.4 billion tenge. Compared to October 2025, there is a decrease in the number of transfers by 9.7% and a decrease in the volume of transactions by 18.1%.

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 2025 is 2.6% of the total number of transfers and 3.3% of the total volume of remittances. The share of remittances sent abroad is 97.4% and 96.7%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In November 2025 abroad were transferred via IMTS 138.1 thousand transactions in the amount of 55.5 billion tenge. Compared to October 2025, the number of money transfers sent decreased by 9.6%, the volume decreased by 18.4%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 20.4 billion tenge (share of the total amount – 36.8%), Uzbekistan – 13.0 billion tenge (share – 23.4%), Turkey – 9.9 billion tenge (share – 17.9%), Georgia – 3.5 billion tenge (share – 6.3%), as well as Kyrgyzstan -2.0 billion tenge (share – 3.7%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	125,28	90,7%	45 721,18	82,3%
Western Union	7,72	5,6%	6 826,28	12,3%
MONEYGRAM	0,97	0,7%	1 421,75	2,6%
UPT	1,31	0,9%	1 192,54	2,1%
Other money transfer systems	2,87	2,1%	379,01	0,7%
Total	138,15	100,0%	55 540,77	100,0%

By countries

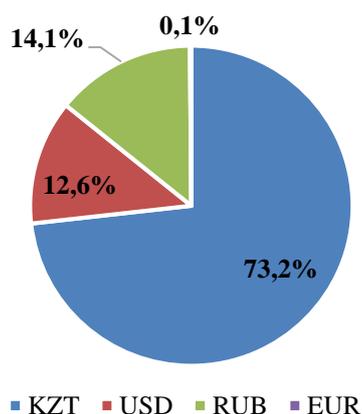
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	90,46	65,5%	20 452,31	36,8%
Uzbekistan	17,48	12,7%	12 983,00	23,4%
Turkey	16,97	12,3%	9 952,79	17,9%
Georgia	1,58	1,1%	3 500,71	6,3%
Kyrgyzstan	3,20	2,3%	2 038,93	3,7%
China	1,26	0,9%	1 641,52	3,0%
Armenia	0,52	0,4%	1 222,70	2,2%
Azerbaijan	0,96	0,7%	1 161,89	2,1%
Tadjikistan	1,38	1,0%	492,13	0,9%

Republic of Korea	0,77	0,6%	439,99	0,8%
Others	3,58	2,6%	1 654,79	3,0%
The overall result	138,15	100,0%	55 540,77	100,0%

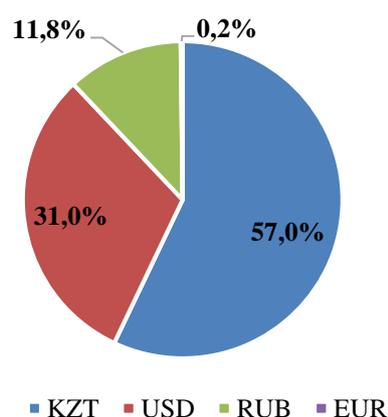
By currencies

The main share of carried out remittances sent via IMTS was in Kazakhstan tenge (the share of the total number of sent transfers was 73.2%, the share of the total volume of sent transfers was 57.0%) and in US dollars (12.6% and 31.0%, respectively).

Share of the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In November 2025 from abroad to Kazakhstan were transferred via IMTS 43.2 thousand transactions in the amount of 17.3 billion tenge. Compared to October 2025, the number of money transfers received decreased by 10.4%, and the volume of operations decreased by 16.4%.

In terms of the amount of money received from abroad, the leaders are: Russia - 4.0 billion tenge (share of the total amount - 23.0%), the United States of America - 2.7 billion tenge (share - 15.4%), Uzbekistan - 2.1 billion tenge (share - 12.3%), Turkey - 2.0 billion tenge (share - 11.4%), as well as Germany - 1.3 billion tenge (share - 7.7%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	17,64	40,8%	8 430,36	48,7%
Western Union	15,79	36,5%	5 728,52	33,1%
MONEYGRAM	7,41	17,2%	2 863,57	16,6%
UPT	0,18	0,4%	66,68	0,4%
Other money transfer systems	2,20	5,1%	208,64	1,2%
Total	43,22	100,0%	17 297,77	100,0%

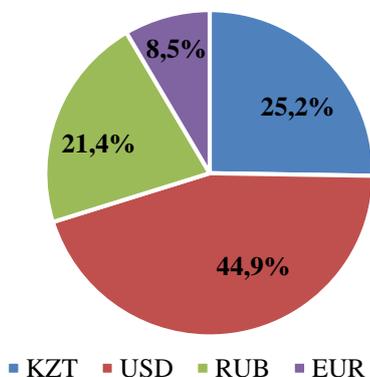
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	13,56	31,4%	3 974,76	23,0%
United States of America	6,25	14,5%	2 671,74	15,4%
Uzbekistan	2,62	6,1%	2 131,80	12,3%
Turkey	4,51	10,4%	1 966,41	11,4%
Germany	6,01	13,9%	1 329,40	7,7%
Republic of Korea	1,46	3,4%	963,41	5,6%
Georgia	0,93	2,1%	728,28	4,2%
Kyrgyzstan	0,81	1,9%	631,31	3,6%
Azerbaijan	0,38	0,9%	399,34	2,3%
France	0,46	1,1%	227,50	1,3%
Others	6,23	14,4%	2 273,81	13,1%
The overall result	43,22	100,0%	17 297,77	100,0%

By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (44.9% of total number of remittances and 58.6% of the total volume) and Kazakhstan tenge (25.2% and 18.5%, respectively).

Share of the total number of received remittances



Share from the total volume of received remittances

