

In December 2025 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 164.3 thousand transactions in the amount of 61.5 billion tenge. Compared to November 2025, there is an increase in the number of transfers by 15.8% and an increase in the volume of transactions by 7.1%.

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 December 2025 is 2.7% of the total number of transfers and 3.4% of the total volume of remittances. The share of remittances sent abroad is 97.3% and 96.6%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In December 2025 abroad were transferred via IMTS 159.8 thousand transactions in the amount of 59.4 billion tenge. Compared to November 2025, the number of money transfers sent increased by 15.7%, the volume increased by 6.9%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 24.4 billion tenge (share of the total amount – 41.1%), Uzbekistan – 10.9 billion tenge (share – 18.4%), Turkey – 9.9 billion tenge (share – 16.7%), Georgia – 4.0 billion tenge (share – 6.7%), as well as China -2.0 billion tenge (share- 3.4%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	144,64	90,5%	48 031,01	80,9%
Western Union	8,83	5,5%	8 013,41	13,5%
MONEYGRAM	1,33	0,8%	1 741,76	2,9%
UPT	1,19	0,7%	1 132,50	1,9%
Other money transfer systems	3,80	2,4%	463,00	0,8%
Total	159,79	100,0%	59 381,69	100,0%

By countries

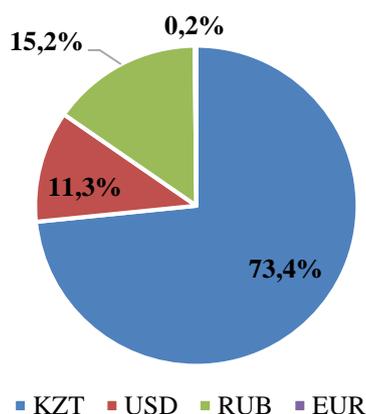
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	112,84	70,6%	24 387,28	41,1%
Uzbekistan	15,04	9,4%	10 929,80	18,4%
Turkey	16,32	10,2%	9 936,78	16,7%
Georgia	1,84	1,2%	4 003,86	6,7%
China	1,48	0,9%	2 038,42	3,4%
Kyrgyzstan	3,40	2,1%	1 917,41	3,2%
Armenia	0,83	0,5%	1 760,15	3,0%
Azerbaijan	1,16	0,7%	1 394,23	2,3%
Tajikistan	1,39	0,9%	524,22	0,9%

Republic of Korea	0,89	0,6%	493,28	0,8%
Others	4,59	2,9%	1 996,25	3,4%
The overall result	159,79	100,0%	59 381,69	100,0%

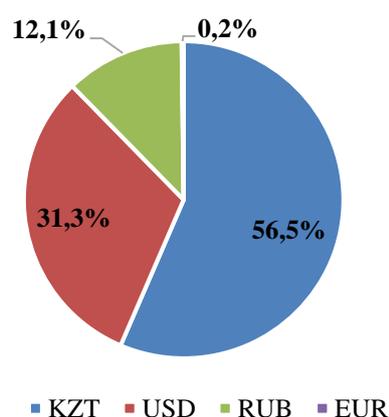
By currencies

The main share of carried out remittances sent via IMTS was in Kazakhstan tenge (the share of the total number of sent transfers was 73.4%, the share of the total volume of sent transfers was 56.5%) and in US dollars (11.3% and 31.3%, respectively).

Share of the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In December 2025 from abroad to Kazakhstan were transferred via IMTS 55.3 thousand transactions in the amount of 20.5 billion tenge. Compared to November 2025, the number of money transfers received increased by 28.0%, and the volume of operations increased by 18.6%.

In terms of the amount of money received from abroad, the leaders are: Russia - 5.2 billion tenge (share of the total amount - 25.3%), the United States of America – 3.2 billion tenge (share – 15.7%), Turkey – 2.2 billion tenge (share – 10.9%), Uzbekistan – 2.2 billion tenge (share -10.9%), as well as Germany – 1.7 billion tenge (share -8.6%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	21,91	39,6%	10 048,20	49,0%
Western Union	20,10	36,3%	6 611,46	32,2%
MONEYGRAM	9,62	17,4%	3 497,45	17,0%
UPT	0,21	0,4%	68,54	0,3%
Other money transfer systems	3,49	6,3%	287,66	1,4%
Total	55,32	100,0%	20 513,32	100,0%

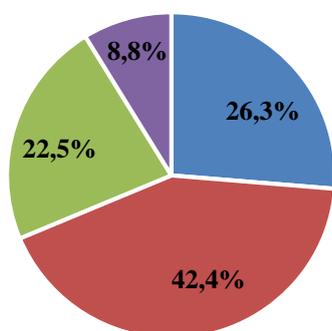
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	18,17	32,8%	5 191,71	25,3%
USA	7,79	14,1%	3 229,36	15,7%
Turkey	4,98	9,0%	2 243,93	10,9%
Uzbekistan	2,83	5,1%	2 237,31	10,9%
Germany	9,07	16,4%	1 754,73	8,6%
Republic of Korea	1,61	2,9%	960,40	4,7%
Kyrgyzstan	1,07	1,9%	739,31	3,6%
Georgia	1,07	1,9%	686,53	3,3%
Azerbaijan	0,47	0,8%	545,44	2,7%
Israel	0,89	1,6%	269,52	1,3%
Others	7,38	13,3%	2 655,06	12,9%
The overall result	55,32	100,0%	20 513,32	100,0%

By currencies

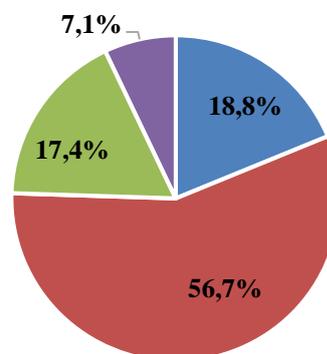
Main share of received remittances carried out through IMTS were transferred in US dollars (42.4% of total number of remittances and 56.7% of the total volume) and Kazakhstan tenge (26.3% and 18.8%, respectively).

Share of the total number of received remittances



■ KZT ■ USD ■ RUB ■ EUR

Share from the total volume of received remittances



■ KZT ■ USD ■ RUB ■ EUR