

In January 2026 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 114.2 thousand transactions in the amount of 39.0 billion tenge. Compared to December 2025, there is a decrease in the number of transfers by 30.5% and a decrease in the volume of transactions by 36.6%.

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 2026 is 2.5% of the total number of transfers and 2.8% of the total volume of remittances. The share of remittances sent abroad is 97.5% and 97.2%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In January 2026 abroad were transferred via IMTS 111.4 thousand transactions in the amount of 37.9 billion tenge. Compared to December 2025, the number of money transfers sent decreased by 30.3%, the volume decreased by 36.2%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 16.7 billion tenge (share of the total amount – 44.2%), Turkey – 6.0 billion tenge (share – 15.8%), Uzbekistan – 5.5 billion tenge (share – 14.6%), Georgia – 2.6 billion tenge (share – 7.0%), as well as China -1.9 billion tenge (share – 5.1%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	100,98	90,6%	30 336,07	80,1%
Western Union	6,22	5,6%	5 698,21	15,0%
MONEYGRAM	0,85	0,8%	881,11	2,3%
UPT	0,69	0,6%	604,37	1,6%
Other money transfer systems	2,67	2,4%	365,39	1,0%
Total	111,41	100,0%	37 885,15	100,0%

By countries

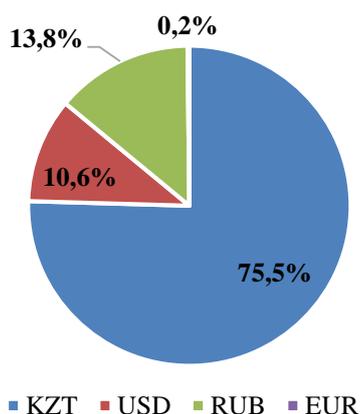
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	81,02	72,7%	16 753,78	44,2%
Turkey	10,55	9,5%	5 967,62	15,8%
Uzbekistan	8,82	7,9%	5 525,32	14,6%
Georgia	1,22	1,1%	2 634,24	7,0%
China	1,44	1,3%	1 913,69	5,1%
Kyrgyzstan	2,09	1,9%	1 228,81	3,2%
Azerbaijan	0,78	0,7%	894,60	2,4%
Armenia	0,45	0,4%	763,13	2,0%
Republic of Korea	0,88	0,8%	475,43	1,3%

Tajikistan	0,99	0,9%	377,96	1,0%
Others	3,18	2,9%	1 350,57	3,6%
The overall result	111,41	100,0%	37 885,15	100,0%

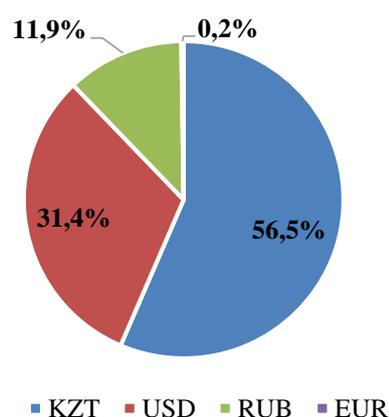
By currencies

The main share of carried out remittances sent via IMTS was in Kazakhstan tenge (the share of the total number of sent transfers was 75.5%, the share of the total volume of sent transfers was 56.5%) and in US dollars (10.6% and 31.4%, respectively).

Share of the total number of sent remittances



Share from the total volume of sent remittances



RECEIVED REMITTANCES (FROM ABROAD)

In January 2026 from abroad to Kazakhstan were transferred via IMTS 39.9 thousand transactions in the amount of 15.4 billion tenge. Compared to December 2025, the number of money transfers received decreased by 28.0%, and the volume of operations decreased by 25.0%.

In terms of the amount of money received from abroad, the leaders are: Russia -3.2 billion tenge (share of the total amount - 21.1%), the United States of America –2.6 billion tenge (share – 17.0%), Turkey – 1.9 billion tenge (share – 12.7%), Uzbekistan – 1.7 billion tenge (share -10.9%), as well as Germany – 1.2 billion tenge (share -7.6%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	15,26	38,3%	7 044,82	45,8%
Western Union	15,31	38,4%	5 319,90	34,6%
MONEYGRAM	7,31	18,3%	2 792,54	18,1%
UPT	0,17	0,4%	74,25	0,5%
Other money transfer systems	1,82	4,6%	161,36	1,0%
Total	39,87	100,0%	15 392,88	100,0%

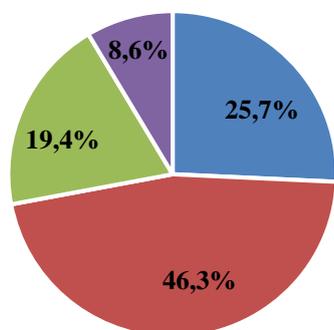
By countries

Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	11,56	29,0%	3 254,50	21,1%
United States of America	5,92	14,8%	2 617,93	17,0%
Turkey	4,43	11,1%	1 955,34	12,7%
Uzbekistan	2,12	5,3%	1 676,28	10,9%
Germany	5,97	15,0%	1 175,73	7,6%
Republic of Korea	1,33	3,3%	884,33	5,7%
Kyrgyzstan	0,77	1,9%	613,37	4,0%
Georgia	0,88	2,2%	598,81	3,9%
Azerbaijan	0,35	0,9%	255,98	1,7%
Israel	0,69	1,7%	248,31	1,6%
Others	5,86	14,7%	2 112,30	13,7%
The overall result	39,87	100,0%	15 392,88	100,0%

By currencies

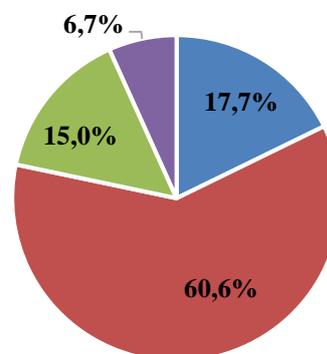
Main share of received remittances carried out through IMTS were transferred in US dollars (46.3% of total number of remittances and 60.6% of the total volume) and Kazakhstan tenge (25.7% and 17.7%, respectively).

Share of the total number of received remittances



■ KZT ■ USD ■ RUB ■ EUR

Share from the total volume of received remittances



■ KZT ■ USD ■ RUB ■ EUR