

In August 2026 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 45.3 thousand transactions in the amount of 28.4 billion tenge. Compared to July 2026, there is a decrease in the number of transfers by 65.2% and a decrease in the volume of transactions by 51.9%.

Kazakhstan's commercial banks and JSC «Kazpost» provide to the customer's remittances services through IMTS such as the Western Union, MoneyGram, UPT 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 August 2026 is 3.6% of the total number of transfers and 1.8% of the total volume of remittances. The share of remittances sent abroad is 96.4% and 98.2%, respectively.

## **CROSS-BORDER REMITTANCES**

### **REMMITANCES SENT ABROAD**

In August 2026 abroad were transferred via IMTS 43.7 thousand transactions in the amount of 28.0 billion tenge. Compared to July 2026, the number of money transfers sent decreased by 65.4%, the volume of transactions decreased by 50.4%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Uzbekistan – 12.3 billion tenge (share of the total amount – 44.1%), Turkey – 4.6 billion tenge (share – 16.6%), Georgia – 3.7 billion tenge (share – 13.1%), China – 1.6 billion tenge (share – 5.6%), as well as Russia – 1.2 billion tenge (share – 4.3%).

#### ***By IMTS***

| <b>IMTS</b>                  | <b>Number of transactions (in thousands)</b> | <b>Share of the total number of transactions, %</b> | <b>Volume (mln. KZT)</b> | <b>Share of volume, %</b> |
|------------------------------|----------------------------------------------|-----------------------------------------------------|--------------------------|---------------------------|
| Western Union                | 23,93                                        | 54,8%                                               | 22 573,46                | 80,8%                     |
| MONEYGRAM                    | 2,53                                         | 5,8%                                                | 2 736,09                 | 9,8%                      |
| UPT                          | 9,98                                         | 22,8%                                               | 1 406,67                 | 5,0%                      |
| Other money transfer systems | 7,26                                         | 16,6%                                               | 1 222,70                 | 4,4%                      |
| <b>Total</b>                 | <b>43,70</b>                                 | <b>100,0%</b>                                       | <b>27 938,92</b>         | <b>100,0%</b>             |

#### ***By countries***

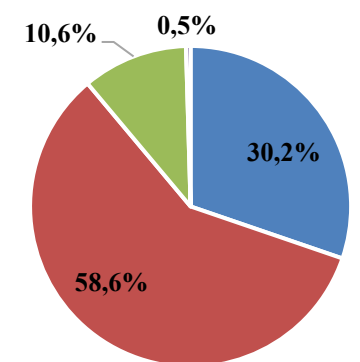
| <b>Country</b> | <b>Number of transactions (in thousands)</b> | <b>Share of the total number of transactions, %</b> | <b>Volume (mln. KZT)</b> | <b>Share of volume, %</b> |
|----------------|----------------------------------------------|-----------------------------------------------------|--------------------------|---------------------------|
| Uzbekistan     | 16,38                                        | 37,5%                                               | 12 332,57                | 44,1%                     |
| Turkey         | 9,83                                         | 22,5%                                               | 4 626,77                 | 16,6%                     |
| Georgia        | 1,51                                         | 3,5%                                                | 3 661,51                 | 13,1%                     |
| China          | 1,12                                         | 2,6%                                                | 1 563,02                 | 5,6%                      |
| Russia         | 7,06                                         | 16,2%                                               | 1 195,65                 | 4,3%                      |
| Armenia        | 0,59                                         | 1,3%                                                | 978,75                   | 3,5%                      |
| Kyrgyzstan     | 1,45                                         | 3,3%                                                | 744,67                   | 2,7%                      |
| Azerbaijan     | 0,65                                         | 1,5%                                                | 583,81                   | 2,1%                      |
| Tajikistan     | 1,62                                         | 3,7%                                                | 569,11                   | 2,0%                      |
| Ukraine        | 0,72                                         | 1,6%                                                | 267,05                   | 1,0%                      |

|                           |              |               |                  |               |
|---------------------------|--------------|---------------|------------------|---------------|
| Others                    | 2,78         | 6,4%          | 1 416,02         | 5,1%          |
| <b>The overall result</b> | <b>43,70</b> | <b>100,0%</b> | <b>27 938,92</b> | <b>100,0%</b> |

### ***By currencies***

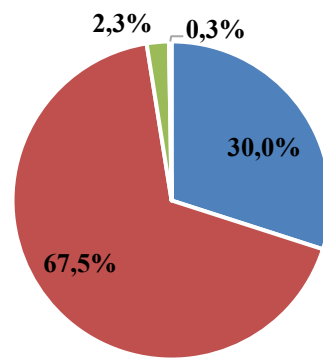
The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 58.6%, the share of the total volume of sent transfers was 67.5%) and in Kazakhstan tenge (30.2% and 30.0%, respectively).

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



■ KZT ■ USD ■ RUB ■ EUR

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



■ KZT ■ USD ■ RUB ■ EUR

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

In August 2026 from abroad to Kazakhstan were transferred via IMTS 31.4 thousand transactions in the amount of 12.2 billion tenge. Compared to July 2026, the number of money transfers received decreased by 18.6%, the volume of transactions decreased by 23.8%.

In terms of the amount of money received from abroad, the leaders are: United States of America – 2.9 billion tenge (share of the total amount – 24.0%), Turkey – 1.7 billion tenge (share – 13.6%), Uzbekistan – 1.3 billion tenge (share – 11.1%), Germany – 1.2 billion tenge (share – 10.0%), as well as Republic of Korea – 0.9 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, % |
|------------------------------|---------------------------------------|----------------------------------------------|-------------------|--------------------|
| Western Union                | 19,40                                 | 61,7%                                        | 7 973,08          | 65,6%              |
| MONEYGRAM                    | 9,05                                  | 28,8%                                        | 3 835,40          | 31,6%              |
| Other money transfer systems | 2,65                                  | 8,4%                                         | 251,51            | 2,1%               |
| UPT                          | 0,32                                  | 1,0%                                         | 92,07             | 0,8%               |
| <b>Total</b>                 | <b>31,42</b>                          | <b>100,0%</b>                                | <b>12 152,07</b>  | <b>100,0%</b>      |

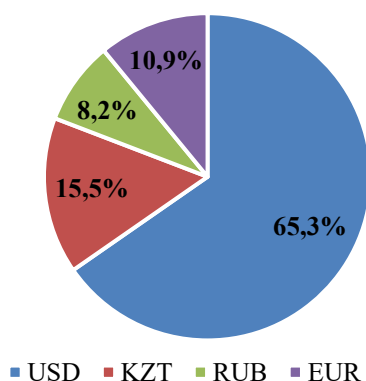
### ***By countries***

| Country                  | Number of transactions<br>(in thousands) | Share of the total number of transactions, % | Volume (mln. KZT) | Share of volume, % |
|--------------------------|------------------------------------------|----------------------------------------------|-------------------|--------------------|
| United States of America | 6,35                                     | 20,2%                                        | 2 917,18          | 24,0%              |
| Turkey                   | 4,37                                     | 13,9%                                        | 1 651,08          | 13,6%              |
| Uzbekistan               | 1,79                                     | 5,7%                                         | 1 343,32          | 11,1%              |
| Germany                  | 5,76                                     | 18,3%                                        | 1 209,43          | 10,0%              |
| Republic of Korea        | 1,56                                     | 5,0%                                         | 917,42            | 7,5%               |
| Georgia                  | 1,34                                     | 4,3%                                         | 649,57            | 5,3%               |
| Azerbaijan               | 0,42                                     | 1,3%                                         | 397,22            | 3,3%               |
| Kyrgyzstan               | 0,50                                     | 1,6%                                         | 324,29            | 2,7%               |
| Russia                   | 2,52                                     | 8,0%                                         | 239,16            | 2,0%               |
| United Arab Emirates     | 0,46                                     | 1,5%                                         | 211,84            | 1,7%               |
| Others                   | 6,35                                     | 20,2%                                        | 2 291,57          | 18,9%              |
| <b>Total</b>             | <b>31,42</b>                             | <b>100,0%</b>                                | <b>12 152,07</b>  | <b>100,0%</b>      |

### ***By currencies***

Main share of received remittances carried out through IMTS were transferred in US dollars (65.3% of total number of remittances and 81.7% of the total volume) and Kazakhstan tenge (15.5% and 7.2%, respectively).

**Share of the total number of received remittances**



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

