

In March 2024 the volume of remittances transferred via international money transfer systems (hereinafter - IMTS) was 196.2 thousand transactions in the amount of 61.5 billion tenge. Compared to February 2024, there is an increase in the number of transfers by 4.6% and an increase in the volume of transactions by 2.0%.

Kazakhstan's commercial banks and JSC «Kazpost» provide to the customer's remittances services through IMTS such as the Golden Crown, Western Union, Contact, 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 March 2024 is 2% of the total number of transfers and 3.6% of the total volume of remittances. The share of remittances sent abroad is 98.0% and 96.4%, respectively.

CROSS-BORDER REMITTANCES

REMMITANCES SENT ABROAD

In March 2024 abroad were transferred via IMTS 192.4 thousand transactions in the amount of 59.3 billion tenge. Compared to February 2024, the number of money transfers sent increased by 4,1%, the volume increased by 0.6%.

In terms of the volume of money sent from Kazakhstan abroad, the leaders are: Russia – 20.0 billion tenge (share of the total amount of 33.8%), Turkey – 14.7 billion tenge (share – 24.9%), Uzbekistan – 11.2 billion tenge (share – 18.9%), Georgia – 5.3 billion tenge (share – 9.0%), and Kyrgyzstan – 2.3 billion tenge (share – 3.9%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	179,69	93,4%	53 102,74	89,6%
Western Union	7,49	3,9%	4 232,18	7,1%
MONEYGRAM	1,41	0,7%	1 054,61	1,8%
Other money transfer systems	3,83	2,0%	875,60	1,5%
Total	192,42	100,0%	59 265,13	100,0%

By countries

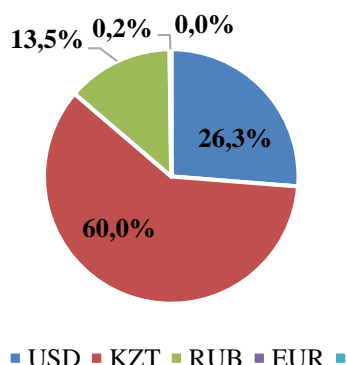
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	110,72	57,5%	20 051,49	33,8%
Turkey	28,14	14,6%	14 756,23	24,9%
Uzbekistan	33,87	17,6%	11 223,04	18,9%
Georgia	2,82	1,5%	5 317,25	9,0%
Kyrgyzstan	6,36	3,3%	2 294,07	3,9%
China	1,26	0,7%	1 459,19	2,5%
Azerbaijan	1,41	0,7%	922,14	1,6%
Armenia	0,49	0,3%	581,02	1,0%
Republic of Korea	0,63	0,3%	450,83	0,8%
Tadjikistan	2,00	1,0%	398,55	0,7%

Others	4,71	2,4%	1 811,32	3,1%
Total	192,42	100,0%	59 265,13	100,0%

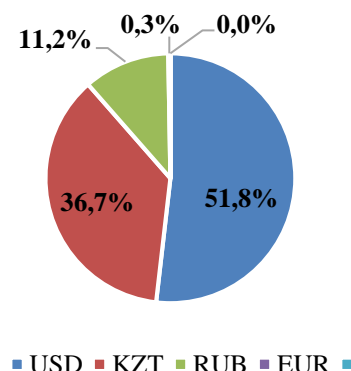
By currencies

The main share of carried out remittances sent via IMTS was in US dollars (the share of the total number of sent transfers was 26.3%, the share of the total volume of sent transfers was 51.8%) and in Kazakhstan tenge (60.0% and 36.7%, respectively).

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



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



RECEIVED REMITTANCES (FROM ABROAD)

In March 2024 from abroad to Kazakhstan were transferred via IMTS 74.9 thousand transactions in the amount of 20.0 billion tenge. Compared to January 2024, the number of money transfers received increased by 4.2%, and the volume of operations increased by 4.9%.

In terms of the amount of money received from abroad, the leaders are: Russia – 5.6 billion tenge (share of the total amount – 28.1%), the United States of America – 2.5 billion tenge (share – 12.7%), the Republic of Korea – 2.2 billion tenge (share – 11.1%), Uzbekistan – 1.9 billion tenge (share – 9.6%), as well as Turkey – 1.4 billion tenge (share – 7.2%).

By IMTS

IMTS	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Golden Crown	37,51	50,0%	10 651,22	53,1%
Western Union	20,35	27,1%	5 757,64	28,7%
MONEYGRAM	9,62	12,8%	2 914,74	14,5%
Other money transfer systems	7,50	10,0%	738,03	3,7%
Total	74,98	100,0%	20 061,64	100,0%

By countries

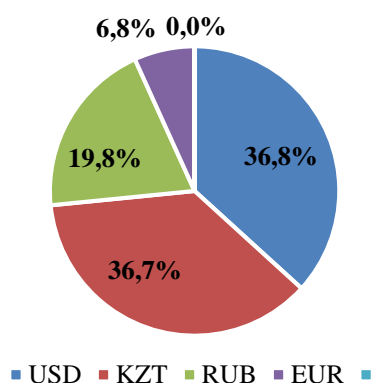
Country	Number of transactions (in thousands)	Share of the total number of transactions, %	Volume (mln. KZT)	Share of volume, %
Russia	33,51	44,7%	5 638,48	28,1%

United States of America	8,28	11,0%	2 547,90	12,7%
Republic of Korea	3,70	4,9%	2 227,34	11,1%
Uzbekistan	3,99	5,3%	1 930,80	9,6%
Turkey	4,48	6,0%	1 434,96	7,2%
Germany	8,04	10,7%	1 402,15	7,0%
Kyrgyzstan	1,82	2,4%	1 076,57	5,4%
Iraq	0,65	0,9%	607,44	3,0%
Georgia	0,72	1,0%	459,76	2,3%
Azerbaijan	0,44	0,6%	220,91	1,1%
Others	9,36	12,5%	2 515,35	12,5%
Total	74,98	100,0%	20 061,64	100,0%

By currencies

Main share of received remittances carried out through IMTS were transferred in US dollars (36.8% of total number of remittances and 56.5% of the total volume) and Kazakhstan tenge (36.7% and 26.3%, respectively).

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



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

