12. 예금은행

1.1 예금은행 예금 (l)

(억원)

연월말	총수신	예 금			시장성 수 신				
		소 계	요구불 예 금	저축성 예금	소 계	C D	금융채	매출 어음	R P
2019	222,470	215,826	45,359	170,467	6,644	167	6,360	11	105
2020	243,749	236,342	58,017	178,325	7,407	140	6,395	13	860
2021	263,236	255,679	70,669	185,010	7,558	94	7,243	14	207
2022	298,796	289,138	63,151	225,987	9,658	120	9,517	20	0
2023	310,366	298,088	60,820	237,268	12,279	89	12,177	12	0
2024	314,445	301,122	62,729	238,393	13,323	72	13,240	10	1
2023. 1	294,023	283,909	58,784	225,125	10,114	118	9,974	21	1
2	307,398	297,252	65,690	231,563	10,146	117	10,005	23	0
3	304,193	293,691	64,449	229,242	10,502	120	10,293	8	80
4	302,567	290,657	58,867	231,791	11,910	127	11,771	12	0
5	304,368	292,273	61,207	231,066	12,095	105	11,979	12	0
6	307,317	295,180	60,895	234,286	12,136	99	12,007	29	1
7	314,852	302,654	58,213	244,440	12,198	112	12,058	28	0
8	315,793	303,538	61,440	242,098	12,255	119	12,126	10	0
9	318,378	305,967	59,226	246,741	12,411	110	12,289	12	0
10	308,412	296,303	57,795	238,508	12,110	101	12,000	8	0
11	314,912	302,499	60,223	242,276	12,413	91	12,312	10	0
12	310,366	298,088	60,820	237,268	12,279	89	12,177	12	0
2024. 1	305,872	293,347	59,110	234,237	12,526	90	12,418	17	0
2	317,238	304,306	61,283	243,023	12,932	92	12,825	14	1
3	320,091	307,282	61,718	245,565	12,809	90	12,710	8	1
4	315,584	302,731	58,667	244,065	12,853	141	12,701	11	-
5	320,436	307,595	59,554	248,041	12,841	241	12,590	10	-
6	323,788	310,611	62,256	248,355	13,177	243	12,922	12	-
7	318,051	303,779	59,404	244,375	14,272	240	14,020	12	-
8	321,944	308,480	58,342	250,138	13,464	140	13,313	11	-
9	319,941	306,513	58,113	248,400	13,428	134	13,284	10	-
10	318,653	305,327	57,222	248,105	13,326	71	13,245	9	1
11	320,036	306,440	59,022	247,418	13,596	71	13,513	11	1
12	314,445	301,122	62,729	238,393	13,323	72	13,240	10	1
2025. 1	310,688	297,293	57,851	239,442	13,395	77	13,305	12	1
2	316,394	302,733	62,444	240,289	13,661	71	13,583	7	-
3	318,083	304,112	65,198	238,914	13,971	61	13,899	10	1
4	315,578	302,016	61,114	240,902	13,562	55	13,499	7	1
5	327,227	313,893	61,381	252,512	13,334	56	13,269	9	-
6	339,048	325,870	64,618	261,252	13,178	66	13,106	6	-
7	337,119	324,444	62,496	261,948	12,675	67	12,604	3	1
8	333,083	320,561	62,772	257,789	12,522	57	12,462	2	1
9	329,931	317,271	61,155	256,116	12,660	43	12,614	2	1
10p	328,276	315,663	60,144	255,519	12,613	57	12,549	6	1

1.2 예금은행 대출금

1.2.2 주체별 및 용도별 대출금

(억원)

연월말	총대출금	주체별				용도별	
		기업	가계	(주택담보대출)	공공 및 기타[1)]	운전자금	시설자금
2019	263,999	155,384	105,731	66,114	2,885	197,959	66,040
2020	286,691	174,343	109,111	64,927	3,237	215,387	71,303
2021	304,425	188,733	112,423	67,838	3,269	224,472	79,953
2022	312,196	200,816	108,304	70,176	3,076	224,577	87,619
2023	329,852	213,274	112,842	77,811	3,736	236,771	93,081
2024	358,119	226,532	127,241	93,287	4,346	257,918	100,200
2023. 1	311,931	201,040	107,813	70,525	3,078	224,650	87,281
2	312,439	202,507	106,864	70,283	3,068	225,268	87,171
3	314,539	205,601	105,843	69,857	3,095	227,067	87,471
4	312,076	205,682	103,301	67,907	3,093	224,808	87,268
5	313,119	206,056	103,991	68,581	3,072	224,994	88,124
6	314,268	205,584	105,577	70,081	3,107	225,650	88,617
7	318,351	207,500	107,135	71,775	3,717	228,809	89,542
8	321,731	208,929	109,100	73,761	3,702	231,515	90,217
9	325,590	212,040	109,803	74,691	3,747	233,627	91,963
10	327,539	212,862	110,937	75,734	3,741	235,564	91,976
11	330,198	214,021	112,437	77,279	3,740	237,399	92,799
12	329,852	213,274	112,842	77,811	3,736	236,771	93,081
2024. 1	330,254	213,197	113,340	78,833	3,717	237,371	92,883
2	333,353	216,081	113,472	79,397	3,800	239,923	93,430
3	334,157	217,336	112,978	79,260	3,843	240,014	94,143
4	338,932	220,235	114,655	80,790	4,042	243,383	95,549
5	343,540	223,494	115,939	82,006	4,107	246,541	96,999
6	349,656	224,847	120,673	86,815	4,136	251,369	98,287
7	351,841	225,511	122,117	88,304	4,213	253,382	98,460
8	352,501	225,438	122,976	89,000	4,087	253,623	98,877
9	353,992	226,287	123,518	89,586	4,187	254,248	99,744
10	355,473	227,391	123,796	89,796	4,286	255,024	100,450
11	356,530	226,844	125,374	91,361	4,312	256,240	100,290
12	358,119	226,532	127,241	93,287	4,346	257,918	100,200
2025. 1	360,591	228,538	127,691	94,372	4,362	260,449	100,142
2	362,297	228,818	129,059	95,664	4,420	261,917	100,381
3	363,571	229,355	129,785	96,558	4,431	263,097	100,474
4	366,985	231,903	130,563	97,270	4,519	265,408	101,576
5	370,571	234,427	131,433	98,027	4,711	268,413	102,158
6	372,747	235,020	132,972	99,509	4,755	270,381	102,366
7	374,332	235,186	134,422	101,237	4,724	271,465	102,867
8	375,729	236,098	135,025	101,873	4,606	272,213	103,516
9	375,643	236,374	134,642	101,620	4,627	272,368	103,275
10p	379,393	238,232	136,429	103,387	4,732	275,930	103,463

주 : 1) 공공자금대출, 차관자금대출, 주택기금대출 등

1.2.3 기업자금 대출금

(억원)

연월말	총대출금	기업자금 대출금					중소기업 대출비중[1]
		소계	대기업	중소기업	운전자금	시설자금	
2019	263,999	155,384	19,960	135,424	79,810	55,614	51.3
2020	286,691	174,343	22,533	151,811	91,397	60,414	53.0
2021	304,425	188,733	25,775	162,958	95,259	67,699	53.5
2022	312,196	200,816	30,742	170,074	98,306	71,768	54.5
2023	329,852	213,274	38,455	174,819	100,163	74,656	53.0
2024	358,119	226,532	45,389	181,143	101,419	79,724	50.6
2023. 1	311,931	201,040	31,163	169,877	98,194	71,682	54.6
2	312,439	202,507	32,335	170,172	98,541	71,631	54.5
3	314,539	205,601	33,718	171,883	100,043	71,839	54.6
4	312,076	205,682	34,657	171,025	99,386	71,639	54.8
5	313,119	206,056	34,861	171,195	98,902	72,293	54.7
6	314,268	205,584	35,931	169,653	97,971	71,682	54.0
7	318,351	207,500	37,879	169,621	97,880	71,741	53.3
8	321,731	208,929	38,016	170,914	98,533	72,381	53.1
9	325,590	212,040	38,799	173,241	99,125	74,116	53.2
10	327,539	212,862	39,382	173,480	99,407	74,073	53.0
11	330,198	214,021	39,641	174,379	99,653	74,726	52.8
12	329,852	213,274	38,455	174,819	100,163	74,656	53.0
2024. 1	330,254	213,197	39,447	173,750	99,083	74,667	52.6
2	333,353	216,081	40,634	175,447	100,177	75,270	52.6
3	334,157	217,336	40,315	177,021	101,046	75,975	53.0
4	338,932	220,235	43,556	176,679	100,598	76,081	52.1
5	343,540	223,494	45,570	177,924	100,980	76,944	51.8
6	349,656	224,847	46,708	178,139	100,155	77,984	50.9
7	351,841	225,511	47,202	178,309	99,979	78,330	50.7
8	352,501	225,438	46,829	178,609	99,951	78,658	50.7
9	353,992	226,287	46,598	179,689	100,343	79,346	50.8
10	355,473	227,391	46,129	181,262	101,203	80,059	51.0
11	356,530	226,844	45,413	181,431	101,406	80,025	50.9
12	358,119	226,532	45,389	181,143	101,419	79,724	50.6
2025. 1	360,591	228,538	47,103	181,435	101,649	79,786	50.3
2	362,297	228,818	45,605	183,213	103,086	80,127	50.6
3	363,571	229,355	45,787	183,568	103,572	79,996	50.5
4	366,985	231,903	48,188	183,715	103,568	80,147	50.1
5	370,571	234,427	49,707	184,720	103,970	80,750	49.8
6	372,747	235,020	50,232	184,788	103,744	81,044	49.6
7	374,332	235,186	49,165	186,021	104,307	81,714	49.7
8	375,729	236,098	49,690	186,408	104,502	81,906	49.6
9	375,643	236,374	49,649	186,725	104,713	82,012	49.7
10p	379,393	238,232	49,607	188,625	106,342	82,283	49.7

주 : 1) 총대출금에서 중소기업대출금이 차지하는 비중(%)

1.2.4 산업별 대출금[1)2)]

(억원)

연분기	농림어업	광업	제조업	전기,가스, 증기 및 수도사업	건설업	도매 및 소매업	운수업
2018	9,218	340	70,106	2,490	4,212	16,457	4,299
2019	9,948	332	76,432	2,981	4,169	17,530	4,582
2020	10,564	327	83,415	3,313	4,379	20,920	5,484
2021	11,199	406	92,437	3,296	4,850	22,708	5,843
2022	12,472	376	99,480	3,751	5,009	23,837	5,799
2023	13,451	332	109,973	3,962	5,038	23,995	5,934
2024	13,497	377	118,484	4,717	5,274	25,071	6,215
2023. 3	12,586	356	103,544	3,745	5,306	24,385	5,738
6	13,174	362	104,854	3,723	5,355	23,773	5,751
9	13,490	340	109,496	3,681	5,380	23,991	5,915
12	13,451	332	109,973	3,962	5,038	23,995	5,934
2024. 3	13,519	329	113,110	3,999	5,082	24,907	6,030
6	13,910	459	118,013	4,553	5,263	25,145	6,006
9	13,493	475	119,029	4,746	5,265	25,382	6,189
12	13,497	377	118,484	4,717	5,274	25,071	6,215
2025. 3	13,722	317	118,745	4,920	5,441	26,246	6,547
6	13,726	406	122,915	4,881	5,380	26,275	6,667
9	13,833	408	122,334	4,915	5,615	26,815	7,009

연분기	숙박 및 음식점업	금융 및 보험업	부동산 및 임대업	기타	산업별 대출금 합계	가계대출	대출금 총계
2018	5,129	6,281	14,574	17,465	148,847	101,440	250,287
2019	6,093	6,391	14,791	17,063	158,269	105,731	263,999
2020	7,949	7,222	15,064	21,272	177,580	109,111	286,691
2021	8,505	6,538	16,082	22,824	192,002	112,423	304,425
2022	8,560	7,584	15,873	21,151	203,892	108,304	312,196
2023	8,348	8,163	16,400	21,414	217,010	112,842	329,851
2024	8,826	7,399	18,270	22,748	230,878	127,241	358,119
2023. 3	8,536	7,521	15,766	21,213	208,696	105,843	314,539
6	8,226	7,079	15,374	21,020	208,691	105,577	314,268
9	8,482	7,167	16,339	21,506	215,787	109,803	325,590
12	8,348	8,163	16,400	21,414	217,010	112,842	329,851
2024. 3	8,296	7,432	17,087	21,389	221,180	112,978	334,157
6	8,529	7,446	17,575	22,083	228,982	120,673	349,656
9	8,745	6,623	17,794	22,733	230,474	123,518	353,992
12	8,826	7,399	18,270	22,748	230,878	127,241	358,119
2025. 3	8,841	7,642	18,276	23,089	233,786	129,785	363,571
6	8,948	8,304	18,512	23,762	239,776	132,972	372,747
9	9,200	8,058	18,896	23,918	241,001	134,642	375,643

주 : 1) 산업분류는 한국표준산업분류표에 따름(제9차 개정, 2008.2.1 및 제10차 개정, 2017.7.1)
2) 은행간 대출금 및 정부대출금을 제외한 대민간 원화대출금

13. 비은행예금 취급기관

2.1 비은행예금 취급기관 수신

(억원)

연월말	비은행예금 취급기관								
	계	종합금융회사	자산운용회사[1)2)]	신탁회사[3)]	상호저축은행	신용협동조합	상호금융	새마을금고	우체국예금
2019	358,957	-	20,130	41,504	6,165	60,317	138,519	68,039	24,284
2020	383,862	-	19,842	43,354	7,237	64,557	152,278	72,225	24,369
2021	414,657	-	17,843	49,767	8,403	71,132	163,017	80,554	23,942
2022	449,823	-	15,794	57,329	11,619	80,613	169,102	90,598	24,768
2023	475,242	-	16,037	61,732	13,295	86,299	179,465	91,669	26,745
2024	500,907	-	19,207	66,148	13,266	92,291	187,219	94,653	28,124
2023. 1	455,411	-	15,852	58,349	11,607	82,746	168,854	93,073	24,929
2	462,848	-	16,506	59,312	12,108	84,658	169,108	96,208	24,948
3	465,204	-	16,447	58,216	12,104	85,571	171,242	96,098	25,527
4	467,398	-	16,407	59,467	11,972	85,985	172,424	95,399	25,745
5	466,482	-	16,155	58,017	11,732	85,876	172,804	96,140	25,757
6	466,068	-	15,989	58,413	12,102	86,512	174,008	93,265	25,779
7	463,601	-	16,488	58,682	12,152	86,730	174,192	89,354	26,005
8	466,601	-	17,179	58,953	12,098	86,745	175,511	90,113	26,003
9	468,158	-	16,277	59,792	12,106	87,156	177,553	89,290	25,985
10	470,557	-	17,068	60,115	12,780	86,828	177,872	89,895	25,999
11	471,044	-	16,713	60,776	12,935	86,220	177,556	90,625	26,219
12	475,242	-	16,037	61,732	13,295	86,299	179,465	91,669	26,745
2024. 1	478,413	-	18,366	63,188	13,550	85,919	178,324	92,047	27,019
2	479,327	-	18,312	62,786	13,056	86,689	178,626	92,609	27,249
3	484,043	-	18,778	63,540	12,518	87,322	181,008	93,363	27,514
4	484,816	-	19,691	63,203	11,763	88,093	181,209	93,405	27,452
5	485,393	-	19,987	62,416	11,959	88,472	181,475	93,593	27,491
6	486,432	-	19,132	62,462	12,089	88,794	182,643	93,627	27,686
7	490,844	-	21,300	62,721	12,134	89,782	183,082	94,066	27,759
8	493,649	-	21,733	63,059	12,122	90,268	184,033	94,583	27,851
9	495,305	-	20,294	64,244	12,381	90,688	184,767	94,865	28,066
10	499,764	-	23,193	64,301	12,566	91,393	185,510	94,828	27,974
11	503,852	-	23,291	66,584	12,993	91,932	186,496	94,502	28,054
12	500,907	-	19,207	66,148	13,266	92,291	187,219	94,653	28,124
2025. 1	503,175	-	20,934	67,974	12,790	92,274	185,851	95,062	28,289
2	505,475	-	21,004	69,269	12,831	92,591	185,544	95,682	28,555
3	508,948	-	21,560	68,925	13,102	92,938	187,546	96,137	28,741
4	511,945	-	22,166	69,436	13,213	93,478	188,580	96,102	28,972
5	513,012	-	21,948	69,310	13,468	94,217	189,275	95,797	28,997
6	515,946	-	21,514	69,560	13,742	94,916	190,451	96,609	29,153
7	520,968	-	23,318	71,111	14,381	95,627	190,439	96,948	29,144
8	524,706	-	23,513	71,661	14,887	96,282	192,071	97,171	29,121
9	526,985	-	23,099	70,968	15,566	96,729	193,922	97,390	29,311
10p	529,135	-	24,463	70,825	15,109	97,001	195,247	97,292	29,199

주 : 1) 자산운용회사 수익증권 설정잔액 및 신탁형증권저축액(2006.5월부터 잔액 없음)
2) 2007.11월부터는 자산운용사 펀드상품의 지역별 판매잔액을 기준으로 작성
3) 은행, 증권 및 보험회사의 신탁업

2.2 비은행예금 취급기관 여신

(억원)

연월말	비은행예금 취급기관							
	계	종합금융회사	신탁회사 1)	상호저축은행	신용협동조합	상호금융	새마을금고	기타 2)
2019	206,432	-	191	13,982	44,609	95,738	49,027	2,885
2020	228,325	-	180	15,617	48,564	106,467	54,804	2,693
2021	263,680	-	171	18,499	55,474	118,564	67,397	3,575
2022	290,817	-	245	21,173	62,510	127,499	74,221	5,168
2023	294,484	-	199	23,268	64,118	129,456	72,430	5,013
2024	298,367	-	161	22,739	65,881	132,079	73,347	4,160
2023. 1	289,954	-	233	20,965	62,412	127,043	74,092	5,208
2	290,671	-	218	21,183	62,589	126,943	74,306	5,433
3	290,128	-	209	20,858	62,807	126,866	74,012	5,375
4	290,357	-	199	20,311	63,086	127,225	74,193	5,343
5	291,834	-	198	20,726	63,338	127,840	74,199	5,533
6	292,265	-	193	20,960	63,940	127,822	73,914	5,437
7	292,579	-	197	21,417	63,774	127,852	73,729	5,610
8	292,870	-	200	21,983	64,012	127,884	73,757	5,033
9	293,607	-	199	22,204	64,137	127,983	73,546	5,539
10	294,904	-	197	22,615	64,441	128,847	73,283	5,521
11	295,177	-	205	23,187	64,616	129,114	72,568	5,488
12	294,484	-	199	23,268	64,118	129,456	72,430	5,013
2024. 1	294,194	-	183	22,602	64,135	129,924	72,296	5,054
2	292,524	-	184	21,852	63,896	129,789	72,010	4,792
3	291,778	-	183	21,234	63,798	129,893	71,790	4,880
4	292,318	-	179	20,884	63,909	130,359	71,914	5,075
5	292,086	-	178	20,896	64,170	130,132	71,724	4,986
6	292,415	-	183	20,446	64,764	130,170	71,632	5,220
7	292,390	-	175	20,155	65,046	130,785	71,486	4,742
8	291,132	-	172	20,888	64,500	129,591	71,454	4,526
9	291,562	-	167	21,436	64,265	129,479	71,502	4,713
10	293,193	-	167	21,763	64,369	129,883	71,580	5,431
11	295,743	-	161	22,540	65,554	131,036	71,994	4,458
12	298,367	-	161	22,739	65,881	132,079	73,347	4,160
2025. 1	298,642	-	147	22,607	66,282	132,465	72,924	4,217
2	298,336	-	133	22,604	66,231	132,130	72,691	4,547
3	299,035	-	130	22,486	66,365	132,535	72,860	4,660
4	300,928	-	127	23,004	67,110	133,409	72,590	4,688
5	302,124	-	142	23,258	67,533	133,931	72,527	4,734
6	304,475	-	138	23,299	67,620	135,763	73,056	4,599
7	306,468	-	132	24,030	67,597	136,399	72,931	5,380
8	307,487	-	127	23,805	67,746	137,281	73,090	5,438
9	308,873	-	127	23,797	67,594	138,633	73,941	4,781
10p	310,323	-	126	24,314	67,626	139,575	74,112	4,571

주 : 1) 은행, 증권 및 보험회사의 신탁업
2) 수출입은행, 우체국예금 등

2.3 기업[1] 및 가계대출금

(억원)

연월말	기업			가계	
		대기업	중소기업		(주택담보대출)
2019	55,028	3,607	51,421	126,061	32,788
2020	75,873	4,610	71,263	128,443	31,792
2021	102,365	5,455	96,910	135,336	33,130
2022	131,995	7,448	124,547	130,879	35,967
2023	146,221	9,176	137,044	121,881	35,620
2024	150,535	8,017	142,518	122,732	39,316
2023. 1	132,779	7,382	125,397	129,406	35,663
2	134,577	7,737	126,841	128,472	35,594
3	135,561	7,598	127,963	127,239	35,618
4	136,778	7,463	129,314	126,383	35,381
5	138,838	7,856	130,982	125,859	35,519
6	140,400	8,250	132,150	124,845	35,233
7	141,264	8,473	132,791	124,330	35,090
8	142,344	8,390	133,954	123,657	35,199
9	143,673	8,957	134,716	123,252	35,586
10	145,353	9,181	136,172	122,957	35,489
11	146,352	9,537	136,815	122,333	35,515
12	146,221	9,176	137,044	121,881	35,620
2024. 1	147,531	9,512	138,018	120,462	35,222
2	147,409	9,163	138,246	119,137	34,896
3	147,220	8,975	138,245	118,664	34,970
4	148,209	9,192	139,017	118,354	35,206
5	148,145	8,745	139,400	118,254	35,275
6	148,193	8,599	139,594	118,639	35,803
7	148,368	8,312	140,056	118,534	36,007
8	147,333	7,779	139,554	118,446	36,188
9	147,909	7,994	139,915	118,398	36,202
10	148,737	8,709	140,028	119,289	36,787
11	149,628	8,235	141,393	121,026	37,968
12	150,535	8,017	142,518	122,732	39,316
2025. 1	151,930	8,065	143,865	121,775	39,856
2	151,211	8,366	142,845	121,837	39,685
3	151,781	8,654	143,127	121,278	39,585
4	153,483	9,041	144,442	121,509	39,699
5	154,393	8,784	145,609	121,755	40,183
6	155,733	8,965	146,768	122,844	40,975
7	157,683	10,152	147,531	123,452	41,616
8	157,969	10,113	147,856	123,962	42,315
9	158,298	9,309	148,989	125,035	43,652
10p	158,708	9,333	149,375	126,016	44,656

주 : 1) 매입어음 제외