

1. 계절조정계열

1-1. 평잔

(계절조정계열 기준 전기대비 증감율, %)

연월중	M1 협의통화	M2 광의통화	Lf		Lf 포함 금융상품											M2 : 보유 주체별 5)																				
					예금취급기관 발행 금융상품 3)											기타금융기관 포함 보유주체																				
					M1 포함 금융상품			M2 포함 금융상품								2년이상 장기 금융상품	비예금취급기관 4)	가계 및 6) 비영리단체	비금융기업 7)	기타 8) 금융기관	Non-MMF				보험기관			연금기금 9)		기타금융 10)		금융 11)		전속금융 12)		기타부문 13)
					현금통화	요구불예금	수시입출식 저축성예금	MMF	2년미만 정기예적금	시장형상품 1)	2년미만 금융채	2년미만 금전신탁	기타 2)	Non-MMF	보험기관						연금기금 9)	기타금융 10)	금융 11)	전속금융 12)	기타부문 13)											
중개기관	보조기관	기관 및 대부업체																																		
2023	-10.6	3.8	2.9	3.5	1.5	-12.8	-12.0	17.4	18.4	37.6	11.9	-16.4	6.6	4.4	2.0	8.5	-1.9	-2.1	9.8	-3.2	-1.4	10.2	0.1	22.1	6.9											
2024	2.9	3.3	5.6	6.4	6.6	2.0	2.4	-1.4	3.7	1.4	10.6	-4.3	9.4	7.5	12.5	6.2	0.0	1.6							-5.5											
2025	5.2	4.5	7.4	6.9	8.7	5.4	4.3	9.2	2.6	-3.8	-1.8	10.9	10.6	6.8	12.7	4.0	6.4	7.1							-9.3											
2025.01	1.1	0.6	0.6	0.6	0.7	1.4	1.0	0.9	-0.1	2.4	-0.3	2.1	1.8	0.4	0.6	0.3	1.5	1.3	0.2	-1.8	1.5	1.2	6.8	2.0	-1.1											
02	-0.2	0.2	0.6	0.9	1.1	0.3	-0.9	2.0	-0.1	-2.3	0.6	1.7	1.4	0.0	2.7	0.0	-0.4	1.6	1.7	-1.6	-0.9	3.6	-0.5	2.3	-0.9											
03	-0.1	-0.4	0.2	-0.1	0.2	0.4	-0.5	-2.8	-0.3	2.1	-2.2	1.1	-1.8	0.7	0.3	0.5	-1.1	-2.3	0.9	-0.4	-0.2	-4.1	-1.2	-3.5	1.5											
04	0.0	0.4	0.3	0.5	0.4	0.2	-0.3	3.1	0.9	-0.6	0.2	-1.4	-1.4	1.6	0.5	0.1	0.6	2.2	0.3	-0.8	-0.4	1.5	8.0	10.5	-4.8											
05	0.3	0.6	0.9	0.7	0.6	-0.6	0.7	4.0	0.6	-2.8	-0.6	2.3	0.5	-0.4	1.2	0.4	0.5	2.1	4.2	-1.2	-0.4	1.5	0.0	10.8	-0.9											
06	0.3	0.5	0.7	0.5	0.8	0.1	0.2	4.6	0.2	-0.1	1.7	1.0	-0.4	0.4	0.7	0.3	0.3	1.4	7.5	-0.8	-0.3	2.3	-3.6	0.3	0.2											
07	1.2	0.5	0.9	0.6	0.8	1.9	0.9	-1.4	0.0	-1.5	1.9	-1.3	0.9	1.2	2.2	1.1	0.9	0.3	0.4	0.9	0.2	0.3	-1.0	0.3	1.3											
08	1.1	1.1	1.1	1.0	1.0	1.0	1.2	4.2	0.2	1.3	1.6	3.4	2.2	0.7	0.9	0.4	1.1	2.8	1.3	0.4	-0.6	4.0	-1.1	9.1	1.1											
09	1.0	0.5	0.6	0.7	1.2	1.1	0.9	0.6	-0.1	6.1	-0.5	1.3	0.9	0.6	0.9	0.3	1.0	0.8	-1.1	2.4	-0.9	1.7	-2.2	2.2	0.9											
10	0.7	0.0	0.8	0.4	0.6	0.5	0.8	-2.8	0.4	-9.3	0.8	-0.8	0.5	0.0	1.7	0.8	-0.2	-0.5	-0.4	1.4	-0.7	-0.3	-7.8	1.6	-0.2											
11	0.4	0.1	0.4	0.2	1.3	-0.3	0.5	0.3	-0.6	4.3	2.6	0.5	0.7	0.5	0.6	-0.4	0.9	1.4	-0.2	-3.2	-1.2	3.4	-3.8	4.8	-2.5											
12	0.4	0.5	0.6	0.3	0.5	0.2	0.5	1.7	0.0	8.5	-1.2	-1.1	3.9	-0.7	0.6	0.5	0.8	0.6	3.4	2.4	0.4	1.1	0.9	-3.8	-2.7											
2026.01	1.4	0.8	1.3	0.8	0.4	0.3	2.2	3.1	-0.9	3.9	0.2	0.2	6.9	-1.0	1.4	0.1	1.6	2.7	1.2	-0.8	-0.3	4.2	0.9	5.5	-3.7											
02 p	0.1	0.0	0.8	0.8	-0.3	-0.7	0.6	-0.8	-0.1	-5.5	1.0	1.9	-0.1	1.0	2.4	-0.5	0.5	1.5	1.3	-5.7	-2.2	3.5	2.9	2.9	0.8											

(계절조정계열 기준 전액, 십억원)

연월중	M1 협의통화	M2 광의통화	Lf		Lf 포함 금융상품											M2 : 보유 주체별 5)																				
					예금취급기관 발행 금융상품 3)											기타금융기관 포함 보유주체																				
					M1 포함 금융상품			M2 포함 금융상품								2년이상 장기 금융상품	비예금취급기관 4)	가계 및 6) 비영리단체	비금융기업 7)	기타 8) 금융기관	Non-MMF				보험기관			연금기금 9)		기타금융 10)		금융 11)		전속금융 12)		기타부문 13)
					현금통화	요구불예금	수시입출식 저축성예금	MMF	2년미만 정기예적금	시장형상품 1)	2년미만 금융채	2년미만 금전신탁	기타 2)	Non-MMF	보험기관						연금기금 9)	기타금융 10)	금융 11)	전속금융 12)	기타부문 13)											
중개기관	보조기관	기관 및 대부업체																																		
2023	1,196,958.8	3,701,851.6	3,830,620.4	5,174,679.9	163,939.4	361,315.3	671,704.0	154,321.7	1,659,434.0	61,982.1	152,101.9	251,219.2	225,833.9	415,196.1	1,404,472.3	1,983,725.9	991,169.7	537,609.8	55,511.9	51,183.9	106,310.8	235,417.0	40,855.7	56,716.4	189,346.2											
2024	1,231,309.2	3,823,112.0	4,045,625.9	5,507,485.7	174,713.3	368,568.4	688,027.5	152,127.2	1,720,977.5	62,840.8	168,238.4	240,447.8	247,171.2	446,467.0	1,579,352.3	2,107,464.5	990,723.5	545,995.7	55,511.9	51,183.9	106,310.8	235,417.0	40,855.7	56,716.4	178,928.4											
2025	1,295,951.6	3,993,597.1	4,344,748.0	5,886,696.6	189,865.8	388,441.8	717,643.9	166,149.1	1,765,718.1	60,445.6	165,260.8	266,734.4	273,337.5	476,919.1	1,780,600.4	2,191,964.1	1,054,373.7	584,899.6	60,962.0	49,531.4	104,772.5	259,467.9	40,904.7	69,261.1	162,359.8											
2025.01	1,274,611.9	3,923,921.4	4,199,737.5	5,715,259.7	182,448.8	379,735.2	712,427.9	153,523.6	1,750,278.8	61,681.5	167,534.3	246,498.5	269,792.8	463,772.1	1,674,979.9	2,160,692.4	1,045,590.8	554,912.9	54,459.1	50,684.9	107,394.1	243,831.0	41,706.1	56,837.7	167,244.7											
02	1,271,548.2	3,930,083.5	4,224,753.9	5,764,383.7	184,406.8	380,933.4	706,208.1	156,631.3	1,749,003.6	60,268.4	168,570.3	250,605.8	273,455.9	463,649.5	1,720,472.2	2,161,038.5	1,041,286.9	563,992.6	55,412.1	49,884.7	106,475.3	252,569.5	41,514.8	58,136.3	165,784.8											
03	1,269,749.1	3,914,432.4	4,231,777.3	5,759,965.6	184,795.4	382,613.4	702,340.2	152,243.2	1,744,322.7	61,510.2	164,832.4	253,357.2	268,417.7	467,109.7	1,726,486.5	2,171,464.2	1,029,869.2	551,054.7	55,936.5	49,663.9	106,227.3	242,117.3	40,998.1	56,111.7	168,309.1											
04	1,269,335.3	3,930,054.0	4,245,164.7	5,790,029.6	185,538.5	383,358.3	700,438.6	156,979.9	1,759,736.8	61,167.8	162,495.3	256,790.2	263,548.6	474,532.7	1,735,954.5	2,173,817.9	1,035,939.4	563,199.0	56,099.4	49,269.0	105,804.9	245,762.1	44,273.2	61,990.4	160,265.1											
05	1,273,255.7	3,955,598.2	4,285,214.6	5,828,671.1	186,664.8	381,059.0	705,531.9	163,336.9	1,770,289.7	59,484.3	161,588.0	262,752.1	264,891.4	472,864.6	1,757,473.7	2,182,092.2	1,041,278.5	575,005.9	58,449.9	48,678.6	105,376.4	249,543.5	44,279.3	68,678.2	158,773.2											
06	1,276,797.8	3,975,331.0	4,315,491.1	5,857,514.8	188,227.2	381,373.8	707,196.8	170,864.6	1,774,561.4	59,410.2	164,393.7	265,355.1	263,948.2	474,563.1	1,770,201.3	2,189,121.8	1,044,161.7	583,102.7	62,845.2	48,278.5	105,097.9	255,310.0	42,692.5	68,878.6	159,168.5											
07	1,291,557.0	3,994,033.3	4,353,429.8	5,890,364.4	189,738.6	388,514.1	713,304.3	168,480.9	1,774,991.0	58,508.7	162,298.9	268,567.6	269,629.2	479,645.3	1,785,953.7	2,195,061.1	1,048,142.0	585,724.3	64,324.5	48,733.1	105,289.8	256,067.6	42,255.8	69,053.5	161,298.2											
08	1,306,093.4	4,038,516.1	4,400,764.6	5,947,218.2	191,647.5	392,231.5	722,214.5	175,560.3	1,779,254.4	59,275.4	164,934.7	277,827.5	275,570.4	482,786.4	1,801,136.3	2,203,809.4	1,059,787.2	602,240.2	65,177.9	48,906.4	104,692.9	266,301.7	41,790.8	75,370.5	163,146.9											
09	1,319,108.5	4,059,768.7	4,428,777.3	5,989,026.6	193,872.2	396,680.3	728,555.9	176,687.3	1,777,493.2	62,920.5	164,076.4	281,530.6	277,952.2	485,627.4	1,817,735.7	2,209,528.6	1,070,823.9	606,994.2	64,447.3	50,066.5	103,782.6	270,818.5	40,873.1	77,006.2	164,536.5											
10	1,327,874.6	4,057,900.5	4,463,077.3	6,015,899.5	195,017.0	398,762.3	734,095.3	171,817.6	1,777,140.0	57,059.8	165,320.1	279,300.8	279,387.6	485,584.8	1,847,932.9	2,221,044.2	1,068,903.6	603,794.7	64,165.2	50,781.2	103,065.1	269,900.5	37,679.2	78,203.5	164,140.9											
11	1,332,901.6	4,062,260.6	4,481,484.1	6,030,528.1	197,566.7	397,628.6	737,706.3	172,387.1	1,765,980.7	59,508.3	169,566.1	280,647.5	281,269.1	488,080.7	1,858,952.1	2,212,814.7	1,078,853.2	612,402.7	64,033.0	49,133.7	101,836.9	279,182.9	36,233.5	81,982.8	160,002.6											
12	1,338,585.6	4,081,265.9	4,507,304.1	6,051,497.6	198,466.3	398,411.8	741,707.5	175,276.6	1,765,565.0	64,552.2	167,519.5	277,580.1	292,186.9	484,812.9	1,869,926.3	2,223,083.7	1,087,847.8	616,370.7	66,194.0	50,296.2	102,226.6	282,210.5	36,560.4	78,883.1	155,647.7											
2026.01	1,356,811.3	4,113,407.1	4,564,316.5	6,101,073.6	199,313.1	399,793.5	757,704.6	180,657.8	1,750,410.3	67,070.8	167,798.6	278,200.3	312,458.0	480,105.0	1,896,442.5	2,225,629.9	1,105,362.8	632,821.0	66,961.8	49,903.3	101,900.1	293,933.7	36,872.4	83,249.8	149,918.2											
02 p	1,357,755.2	4,113,983.8	4,599,014.1	6,152,417.4	198,617.1	396,893.1	762,245.0	179,157.9	1,748,620.1	63,366.2	169,420.0	283,470.9	312,193.6	485,011.4	1,942,081.2	2,215,080.3	1,110,346.2	642,251.0	67,837.7	47,051.5	99,614.1	304,172.1	37,949.5	85,626.1	151,168.4											

주 : 1) CD, RP, 메를어음 2) CMA, 만기 2년미만 외화예수금, 발행어음 등 3) 예금취급기관 발행 금융상품 금액과 구성상품(M2, 2년이상 장기금융상품 등)의 합계가 일치하지 않는 것은 Lf에 새로 추가된 금융상품을 발행하는 비예금취급기관(Non-MMF, 연금기금, 생명보험회사, 한국증권금융)의 예금취급기관 발행 금융상품 보유분을 상호거래로 제거하였기 때문

4) Non-MMF의 수익증권, 연금기금(민간의 퇴직관련 신탁계정 등)의 퇴직연금준비금, 생명보험회사의 생명보험계약준비금, 한국증권금융의 예수금 등

5) 월별 경제주체별 계절조정결과와 합계는 계절변동조정기법의 고유한 특성상 광의통화(M2) 총량의 계절조정결과와 반드시 일치하지는 않음

6) 가계 및 가계의 편익을 위해 봉사하는 민간비영리단체 등 7) 공기업 및 민간기업 등 8) 2025.12월 통화 및 유동성 통계 개편에 따라 기타금융기관의 세분화된 통계를 2023.12월부터 제공

9) 민간의 퇴직관련 신탁계정 등(국민연금기금, 공무원연금기금, 군인연금기금 등 제외) 10) 증권기관, 여신전문기관 등 11) 서민금융기관 중앙회, 자금중개회사, 투자자문회사, 한국거래소, 금융결제원 등 12) SPC, 금융지주회사, 대부업체 등 13) 사회보장기구(국민연금기금, 고용보험기금, 산업재해보상보험 및 예방기금 등) 및 지방자치단체



2. 원계열

2-1. 평잔

(원계열 기준 전년동기대비 증감율, %)

연월중	M1 협의통화	M2 광의통화	Lf 포함 금융상품																M2 : 보유 주체별													
			(구M2)		예금취급기관 발행 금융상품 3)																기타금융기관 포함 보유주체											
					M1 포함 금융상품			M2 포함 금융상품													가계 및 5) 비영리단체	비금융기업 6)	기타 7) 금융기관	Non-MMF			보험기관	연금기금 8)	기타금융 9) 중개기관	금융 10) 보조기관	전속금융 11) 기관 및 대부업체	기타부문 12)
					현금통화	요구불예금	수시입출식 저축성예금	MMF	2년미만 정기예적금	시장형상품 1)	2년미만 금융채	2년미만 금전신탁	기타 2)	2년이상 장기 금융상품	비예금취급기관 4) 발행 금융상품																	
2023	-10.6	3.8	2.9	3.5	1.5	-12.8	-12.0	17.4	18.4	37.6	11.9	-16.4	6.6	4.4	2.0	8.5	-1.9	-2.1	16.5	1.0	-11.0	3.3	2.0	2.1	6.9							
2024	2.9	3.3	5.6	6.4	6.6	2.0	2.4	-1.4	3.7	1.4	10.6	-4.3	9.4	7.5	12.5	6.2	0.0	1.6	2.7	-2.2	-3.2	-1.4	10.2	0.1	22.1	-9.3						
2025	5.2	4.5	7.4	6.9	8.7	5.4	4.3	9.2	2.6	-3.8	-1.8	10.9	10.6			4.0	6.4	7.1	9.8	-3.2	-1.4	10.2	0.1	22.1	-9.3							
2025.01	5.8	5.3	7.5	7.4	9.0	5.0	5.4	0.4	5.0	-2.6	6.2	-0.2	14.6	5.7	12.2	6.5	7.4	2.8	2.7	-2.2	-6.0	8.8	15.4	-6.1	-12.7							
02	4.1	4.3	7.3	7.2	7.6	2.9	3.8	4.8	3.9	-6.6	4.9	-0.3	15.3	5.8	14.2	4.8	7.5	2.7	1.7	-2.6	-3.2	8.4	8.1	-5.9	-13.2							
03	3.1	2.9	6.1	6.5	7.7	3.4	1.8	-2.1	2.6	-4.4	0.6	2.6	11.8	9.6	13.7	4.3	4.2	0.7	-0.4	-1.8	-3.0	4.0	-1.5	-1.0	-11.3							
04	3.1	3.2	5.7	6.3	7.4	2.9	2.0	2.2	3.0	-6.6	-0.8	3.7	10.5	9.8	10.5	4.0	4.8	2.6	3.4	-4.3	-1.5	4.6	0.3	9.7	-14.5							
05	3.7	3.8	6.5	6.9	7.5	3.4	2.9	6.2	3.4	-8.9	-5.6	10.0	9.0	8.1	13.8	3.7	6.7	5.0	2.8	-2.5	-0.4	6.0	2.5	20.9	-14.5							
06	4.1	4.3	6.7	6.8	8.0	4.3	2.9	12.5	3.1	-8.1	-4.2	12.9	9.6	7.4	12.7	4.2	5.8	7.9	11.2	-2.3	0.8	8.3	5.4	27.2	-12.8							
07	5.4	4.4	7.1	6.6	8.3	6.3	4.1	10.0	2.6	-9.8	-5.4	14.8	10.0	6.8	12.0	3.5	6.1	9.0	13.5	-4.4	1.9	10.1	-1.8	35.9	-9.3							
08	6.4	5.3	8.1	7.1	8.9	7.3	5.3	18.2	2.4	-8.5	-3.9	18.0	9.9	6.3	12.0	3.7	7.8	10.8	16.7	-1.9	1.3	12.1	-3.2	39.7	-6.3							
09	6.5	5.5	8.5	7.3	8.8	8.0	5.2	18.6	2.2	6.5	-5.1	20.8	8.1	6.5	12.2	3.4	8.0	11.2	14.8	-2.4	0.3	14.1	-1.5	37.0	-2.1							
10	7.8	5.2	8.7	7.1	10.9	8.3	6.7	13.4	1.4	-2.8	-4.2	18.9	9.6	6.0	12.3	4.1	6.3	9.6	14.9	-4.7	-1.3	13.0	-4.5	32.7	-1.8							
11	6.9	4.8	8.4	6.9	10.3	6.7	6.1	12.6	1.0	1.7	-2.1	17.0	9.5	5.3	12.8	2.9	6.8	10.7	14.4	-6.8	-2.1	15.5	-9.6	40.0	-3.2							
12	6.3	4.7	8.0	6.6	9.6	6.4	5.4	15.8	0.8	7.1	-0.3	14.9	10.2	4.9	12.4	3.2	5.8	12.6	21.8	-2.6	-3.4	17.1	-6.3	41.6	-8.2							
2026.01	5.9	4.7	8.4	6.6	8.1	4.5	6.0	17.6	0.1	8.9	0.2	12.9	15.8	3.5	13.2	2.8	6.0	14.0	23.0	-1.5	-5.1	20.5	-11.6	46.5	-10.4							
02 p	7.6	4.9	9.1	6.9	9.0	5.2	8.4	14.1	-0.1	5.2	0.5	13.1	14.2	4.6	12.9	2.7	6.7	13.9	22.4	-5.7	-6.4	20.4	-8.6	47.3	-8.8							

(원계열 기준 잔액, 십억원)

연월중	M1 협의통화	M2 광의통화	Lf 포함 금융상품																M2 : 보유 주체별													
			(구M2)		예금취급기관 발행 금융상품 3)																기타금융기관 포함 보유주체											
					M1 포함 금융상품			M2 포함 금융상품													가계 및 5) 비영리단체	비금융기업 6)	기타 7) 금융기관	Non-MMF			보험기관	연금기금 8)	기타금융 9) 중개기관	금융 10) 보조기관	전속금융 11) 기관 및 대부업체	기타부문 12)
					현금통화	요구불예금	수시입출식 저축성예금	MMF	2년미만 정기예적금	시장형상품 1)	2년미만 금융채	2년미만 금전신탁	기타 2)	2년이상 장기 금융상품	비예금취급기관 4) 발행 금융상품																	
2023	1,196,958.8	3,701,851.6	3,830,620.4	5,174,679.9	163,939.4	361,315.3	671,704.0	154,321.7	1,659,434.0	61,982.1	152,101.9	251,219.2	225,833.9	415,196.1	1,404,472.3	1,983,725.9	991,169.7	537,609.8	47,661.1	50,669.7	119,418.1	227,875.7	40,059.7	55,575.9	189,346.2							
2024	1,231,309.2	3,823,112.0	4,045,625.8	5,507,485.7	174,713.3	368,568.4	688,027.5	152,127.2	1,720,977.5	62,840.8	168,238.4	240,447.8	247,171.1	446,467.0	1,579,352.3	2,107,464.5	990,723.5	545,995.7	55,511.9	51,183.9	106,310.8	235,417.0	40,855.7	56,716.4	178,928.4							
2025	1,295,951.6	3,993,597.1	4,344,748.0	5,886,696.6	189,865.8	388,441.8	717,643.9	166,149.1	1,765,718.1	60,445.6	165,260.8	266,734.4	273,337.5	476,919.1	1,780,600.4	2,191,964.1	1,054,373.7	584,899.6	60,962.0	49,531.4	104,772.5	259,467.9	40,904.7	69,261.1	162,359.8							
2025.01	1,270,567.1	3,921,714.4	4,204,227.0	5,722,126.7	184,232.6	377,543.3	708,791.2	154,337.9	1,753,073.5	59,910.3	167,534.3	246,498.5	269,792.8	463,772.1	1,684,053.9	2,161,785.5	1,047,758.7	554,912.9	54,459.1	50,684.9	107,394.1	243,831.0	41,706.1	56,837.7	157,257.2							
02	1,258,894.4	3,920,448.5	4,224,196.3	5,753,206.8	185,863.3	376,361.8	696,669.4	161,696.6	1,748,738.2	58,487.3	168,570.3	250,605.8	273,455.9	463,649.5	1,718,930.4	2,158,311.8	1,037,597.1	563,992.6	55,412.1	49,884.7	106,475.3	252,569.5	41,514.8	58,136.3	160,546.9							
03	1,277,580.5	3,924,087.0	4,244,069.8	5,769,912.6	184,872.7	386,196.9	706,510.8	153,243.4	1,747,356.9	59,298.9	164,832.4	253,357.2	268,417.7	467,109.7	1,726,779.0	2,175,486.2	1,029,095.1	551,054.7	55,936.5	49,663.9	106,227.3	242,117.3	40,998.1	56,111.7	168,451.0							
04	1,278,898.1	3,935,845.0	4,240,955.7	5,798,915.3	185,253.8	385,825.1	707,819.2	161,982.6	1,750,810.5	61,319.7	162,495.3	256,790.2	263,548.6	474,532.7	1,739,049.2	2,183,152.9	1,037,158.5	563,199.0	56,099.4	49,269.0	105,804.9	245,762.1	44,273.2	61,990.4	152,334.6							
05	1,273,718.6	3,955,366.9	4,270,088.4	5,827,713.7	187,032.9	383,086.8	703,598.9	170,575.2	1,760,618.2	61,223.4	161,588.0	262,752.1	264,891.4	472,864.6	1,756,747.6	2,193,268.5	1,031,296.6	575,005.9	58,449.9	48,678.6	105,376.4	249,543.5	44,279.3	68,678.2	155,795.9							
06	1,282,441.2	3,972,892.3	4,304,015.3	5,851,460.0	187,829.7	387,223.4	707,388.2	168,522.1	1,768,422.7	59,809.3	164,393.7	265,355.1	263,948.2	474,563.1	1,766,585.2	2,195,102.7	1,032,696.7	583,102.7	62,845.2	48,278.5	105,097.9	255,310.0	42,692.5	68,878.6	161,990.3							
07	1,295,912.6	3,993,116.2	4,345,720.3	5,895,328.4	188,900.0	391,762.5	715,250.1	170,116.5	1,767,110.0	59,481.3	162,298.9	268,567.6	269,629.2	479,645.3	1,791,834.7	2,199,747.5	1,049,196.2	585,724.3	64,324.5	48,733.1	105,289.8	256,067.6	42,255.8	69,053.5	158,448.1							
08	1,301,278.5	4,031,011.4	4,396,293.2	5,939,762.8	190,211.6	393,164.9	717,902.0	175,607.3	1,774,414.3	61,378.8	164,934.7	277,827.5	275,570.4	482,786.4	1,801,185.6	2,203,398.5	1,058,124.6	602,240.2	65,177.9	48,906.4	104,692.9	266,301.7	41,790.8	75,370.5	167,248.1							
09	1,316,334.5	4,055,458.9	4,426,389.7	5,985,528.3	192,741.2	398,335.5	725,257.8	171,090.8	1,781,167.8	63,306.5	164,076.4	281,530.6	277,952.2	485,627.4	1,818,547.2	2,208,350.9	1,068,704.6	606,994.2	64,447.3	50,066.5	103,782.6	270,818.5	40,873.1	77,006.2	171,409.3							
10	1,329,038.2	4,056,854.5	4,466,337.7	6,012,293.0	196,486.5	397,595.9	734,955.9	168,143.0	1,778,504.0	57,160.7	165,320.1	279,300.8	279,387.6	485,584.8	1,845,372.4	2,214,793.1	1,067,448.8	603,794.7	64,165.2	50,781.2	103,065.1	269,900.5	37,679.2	78,203.5	170,817.7							
11	1,322,863.2	4,066,699.3	4,494,560.1	6,025,374.7	196,919.8	390,242.0	735,701.5	170,055.9	1,782,476.0	59,821.4	169,566.1	280,647.5	281,269.1	488,080.7	1,849,360.0	2,199,615.9	1,087,415.4	612,402.7	64,033.0	49,133.7	101,836.9	279,182.9	36,233.5	81,982.8	167,265.2							
12	1,343,891.9	4,089,671.2	4,520,122.7	6,058,736.5	198,046.0	393,963.6	751,882.4	168,417.9	1,775,925.2	64,149.8	167,519.5	277,580.1	292,186.9	484,812.9	1,868,759.9	2,210,555.0	1,105,991.7	616,370.7	66,194.0	50,296.2	102,226.6	282,210.5	36,560.4	78,883.1	156,753.7							
2026.01	1,345,005.8	4,105,513.1	4,559,126.6	6,102,485.4	199,137.5	394,420.1	751,448.2	181,466.9	1,755,340.6	65,242.9	167,798.6	278,200.3	312,458.0	480,105.0	1,905,748.2	2,221,387.7	1,110,331.8	632,821.0	66,961.8	49,903.3	101,900.1	293,933.7	36,872.4	83,249.8	140,972.6							
02 p	1,353,998.5	4,112,230.2	4,608,128.0	6,148,776.7	202,592.2	396,071.7	755,334.6	184,531.6	1,747,084.4	61,531.2	169,420.0	283,470.9	312,193.6	485,011.4	1,940,194.1	2,216,167.1	1,107,372.4	642,251.0	67,837.7	47,051.5	99,614.1	304,172.1	37,949.5	85,626.1	146,439.7							

주 : 1) CD, RP, 매출어음 2) CMA, 만기 2년

2. 원계열

2-2. 말잔

(원계열 기준 전년동기대비 증감율, %)

연월말	M1 협의통화	M2 광의통화	L 포함 금융상품																	M2 : 보유 주체별													
			L 포함 금융상품																	M2 : 보유 주체별													
			(7PM2)	금융기관유동성	L 광의유동성	예금취급기관 발행 금융상품 3)														기타금융기관 포함 보유주체													
						M1 포함 금융상품				M2 포함 금융상품										기타금융기관 상품 5)	국제,지방채 등	회사채(CP 6)	가계 및 가 비영리단체	비금융기업 8)	기타 9) 금융기관	Non-MMF				기타부문 14)			
현금통화	요구불예금	수시입출식 저축성예금	MMF	2년미만 정기예적금	시장형상품 1)	2년미만 금융채	2년미만 금전신탁	기타 2)	2년이상 정기 금융상품 등	비예금취급기관 4) 발행 금융상품	연금기금 10)	기타금융 11)	금융 12)	전속금융 13)																			
2023	0.3	2.6	3.9	4.4	4.7	4.6	-3.8	1.6	11.3	3.2	54.5	8.0	-6.9	3.7	6.8	6.7	4.8	10.0	0.1	6.0	-1.3	-1.2											0.6
2024	3.7	4.3	6.6	6.2	5.2	7.9	2.2	3.5	-1.4	5.3	-11.1	7.8	-3.1	13.0	6.6	10.2	1.6	3.2	-1.9	5.5	6.5	1.0	10.0	-3.2	-6.2	5.6	2.3	-6.8				-12.0	
2025	7.0	5.2	8.8	7.0	7.3	9.2	7.3	6.2	16.0	0.5	9.8	-0.6	18.6	13.8	4.2	12.9	5.2	13.6	4.4	3.8	5.5	15.4	23.3	3.9	-4.7	20.7	-4.6	51.3				-11.7	
2025.01	6.6	4.7	7.1	7.1	6.1	10.5	6.8	5.5	-5.1	4.5	-10.7	4.2	-2.4	14.2	3.8	13.1	4.0	2.0	-0.1	6.2	6.2	2.5	-1.1	-6.1	-5.7	11.2	8.3	-7.5				-15.1	
02	3.4	3.6	6.4	7.0	5.8	7.7	2.7	2.7	4.6	3.3	0.9	2.8	0.4	11.7	7.1	14.5	4.3	0.7	-1.4	4.3	6.5	2.7	2.5	1.1	-3.7	8.7	7.0	-9.6				-14.8	
03	1.8	2.6	5.3	6.0	5.2	7.6	2.0	0.3	-2.7	3.0	-1.0	-0.4	1.8	9.9	9.0	13.0	3.6	3.6	-1.7	4.1	3.2	0.6	-0.6	-3.1	-2.7	2.5	-2.1	6.5				-12.9	
04	3.7	3.9	6.5	7.1	6.4	7.4	2.7	3.3	5.6	3.5	-0.8	-3.2	7.5	8.7	7.7	14.3	5.3	4.4	-1.0	4.0	6.6	4.6	2.0	-3.2	-1.2	7.0	0.4	18.2				-15.1	
05	4.0	4.1	6.8	7.1	6.5	7.8	4.9	2.5	8.2	3.5	-7.2	-4.5	10.7	9.4	7.5	13.5	4.9	6.4	-0.5	4.3	5.9	6.7	8.7	-2.6	0.1	8.2	1.1	23.0				-14.5	
06	4.0	3.9	6.8	6.4	5.7	8.1	4.5	2.7	7.6	3.0	-12.9	-3.7	12.5	9.8	6.7	12.5	2.7	6.3	-3.0	4.1	4.3	7.4	16.5	-4.9	0.9	6.2	-4.6	37.3				-10.9	
07	6.0	4.8	7.8	6.8	6.0	8.5	6.5	5.2	14.1	2.5	-10.5	-3.4	16.5	8.1	6.8	11.7	2.9	6.8	-3.9	3.9	6.0	10.3	18.7	-2.0	1.8	10.3	-5.5	43.4				-8.0	
08	6.6	5.6	8.5	7.3	6.9	9.2	7.1	5.7	20.1	2.5	0.3	-3.9	19.1	9.5	6.0	11.9	8.7	6.1	-1.3	4.0	7.6	11.6	15.0	-3.6	0.6	13.1	-2.4	45.6				-4.6	
09	8.8	5.7	9.1	7.4	7.0	10.3	8.2	8.8	12.6	1.8	-0.1	-3.3	20.3	8.0	6.4	12.2	6.1	7.8	0.5	4.3	8.3	9.2	19.0	-3.0	-0.5	10.9	-5.5	31.0				-3.2	
10	6.7	4.7	8.6	7.0	6.9	10.5	7.0	5.5	14.5	1.2	-3.3	-3.2	19.2	7.8	6.5	13.1	6.6	9.5	0.7	3.9	4.8	10.1	13.4	-5.6	-1.6	13.7	-8.3	39.4				-3.4	
11	7.5	4.9	8.6	6.4	6.8	10.1	6.7	7.3	9.9	0.8	6.9	-1.1	15.9	10.7	4.2	11.2	4.9	14.0	2.9	3.7	6.0	9.9	17.4	-8.6	-3.0	13.2	-13.9	45.5				-3.5	
12	7.0	5.2	8.8	7.1	7.4	9.2	7.3	6.2	16.0	0.5	9.8	-0.6	18.6	13.8	4.3	13.3	5.4	13.6	4.4	3.8	5.5	15.4	23.3	3.9	-4.7	20.7	-4.6	51.3				-11.7	
2026.01	5.2	4.7	9.2	6.8	7.3	6.4	2.4	6.4	25.5	0.2	3.8	2.4	13.7	13.9	5.1	13.1	5.3	15.8	2.7	2.8	6.4	13.1	27.7	-5.6	-6.0	17.9	-11.6	47.5				-9.8	
02 p	8.5	5.4	10.2	7.5	8.0	9.5	6.5	9.4	14.9	-0.4	2.5	1.9	12.9	18.0	6.5	14.0	6.6	16.2	3.6	2.7	7.5	15.2	22.2	-5.9	-6.8	22.2	-1.0	48.5				-6.5	

(원계열 기준 잔액, 십억원)

연월말	M1 협의통화	M2 광의통화	L 포함 금융상품																	M2 : 보유 주체별												
			L 포함 금융상품																	M2 : 보유 주체별												
			(7PM2)	금융기관유동성	L 광의유동성	예금취급기관 발행 금융상품 3)														기타금융기관 포함 보유주체												
						M1 포함 금융상품				M2 포함 금융상품										기타금융기관 상품 5)	국제,지방채 등	회사채(CP 6)	가계 및 가 비영리단체	비금융기업 8)	기타 9) 금융기관	Non-MMF				기타부문 14)		
현금통화	요구불예금	수시입출식 저축성예금	MMF	2년미만 정기예적금	시장형상품 1)	2년미만 금융채	2년미만 금전신탁	기타 2)	2년이상 정기 금융상품 등	비예금취급기관 4) 발행 금융상품	연금기금 10)	기타금융 11)	금융 12)	전속금융 13)																		
2023	1,247,774.9	3,735,167.9	3,904,552.6	5,343,961.8	6,825,594.7	168,768.9	368,631.0	710,375.0	137,944.9	1,663,415.4	66,286.8	151,838.5	228,033.7	239,873.9	429,248.8	1,509,289.1	581,315.3	585,274.8	315,042.7	2,035,911.8	999,204.8	525,662.6	49,092.0	52,780.8	115,062.3	216,300.9	36,900.3	55,526.3				174,388.8
2024	1,294,069.8	3,896,522.7	4,160,355.8	5,674,867.7	7,178,715.0	182,070.2	376,734.1	735,265.5	136,002.0	1,751,935.7	58,931.7	163,650.2	220,979.9	270,953.3	457,669.4	1,663,168.7	590,698.8	604,057.0	309,091.5	2,148,400.3	1,063,683.2	530,956.2	53,985.5	51,084.4	107,924.3	228,423.7	37,761.8	51,776.5				153,482.9
2025	1,384,025.4	4,099,741.0	4,528,416.2	6,069,649.9	7,700,094.2	198,742.5	404,382.3	780,900.6	157,819.5	1,760,097.8	64,715.6	162,715.7	262,063.0	308,304.1	477,057.5	1,877,909.1	621,694.7	686,147.2	322,602.4	2,229,938.4	1,121,824.0	612,474.7	66,549.2	53,083.7	102,799.8	275,683.7	36,029.1	78,329.2				135,503.9
2025.01	1,271,067.9	3,903,317.9	4,178,654.9	5,711,307.3	7,225,326.2	187,966.1	380,615.6	702,486.2	146,060.3	1,745,392.4	59,771.6	164,899.1	244,165.8	271,960.9	458,150.2	1,691,977.5	596,314.7	608,081.6	309,622.7	2,166,114.7	1,023,451.0	562,831.1	52,282.5	49,926.8	107,027.1	253,744.1	41,411.8	58,438.8				150,921.1
02	1,268,620.1	3,921,166.8	4,220,066.6	5,757,345.8	7,280,120.1	185,135.8	379,993.1	703,491.2	159,403.0	1,752,139.5	59,016.0	166,109.5	249,986.9	265,891.8	462,762.8	1,720,755.6	601,059.9	615,962.4	305,752.0	2,167,257.7	1,029,354.5	559,168.8	55,865.3	49,512.3	106,529.3	250,651.7	40,117.9	56,492.4				165,385.7
03	1,298,357.5	3,920,129.5	4,228,094.1	5,773,911.6	7,304,021.4	184,938.6	389,074.3	724,344.5	145,123.8	1,749,903.5	58,090.0	159,483.8	243,130.3	266,040.5	466,300.9	1,729,174.9	605,167.9	623,045.8	301,896.0	2,191,095.9	1,033,584.7	540,695.3	53,192.7	49,066.7	106,225.5	232,727.0	41,127.7	58,355.6				154,753.6
04	1,268,701.7	3,930,369.6	4,228,391.9	5,802,982.9	7,348,523.3	186,038.0	378,471.8	704,191.9	163,601.9	1,756,903.8	63,709.7	161,430.3	254,606.2	261,416.0	471,406.1	1,752,149.2	608,080.2	640,468.2	296,992.0	2,184,454.8	1,031,832.1	565,926.9	55,263.0	48,292.0	105,690.4	248,283.9	43,112.1	65,285.5				148,155.8
05	1,276,429.0	3,965,821.8	4,281,047.6	5,835,711.4	7,393,265.4	187,530.0	384,168.2	704,730.9	170,193.9	1,771,448.2	61,606.0	163,487.7	260,969.9	261,687.1	473,515.3	1,751,988.9	605,732.1	654,791.9	297,030.0	2,204,694.5	1,028,651.5	576,291.3	60,576.1	47,534.8	105,429.6	252,643.7	40,774.1	69,333.0				156,184.5
06	1,315,705.6	3,975,620.0	4,313,364.8	5,857,263.3	7,414,232.3	188,217.2	394,565.2	732,923.2	153,047.0	1,764,082.5	57,275.9	162,091.7	254,463.4	268,954.0	470,098.4	1,773,845.6	605,812.9	655,409.8	295,746.4	2,207,979.8	1,036,074.4	576,300.2	64,884.5	48,067.5	105,163.4	248,909.5	38,733.3	70,541.8				155,265.6
07	1,293,587.4	3,997,670.5	4,356,000.7	5,899,185.1	7,460,271.6	189,616.3	386,964.9	717,006.2	172,677.4	1,769,131.4	58,377.0	163,447.5	269,504.9	270,944.9	481,753.2	1,789,668.0	609,138.6	658,587.8	293,360.2	2,209,159.5	1,041,187.5	589,736.6	64,344.2	49,254.5	105,415.3	257,591.7	39,498.1	73,632.7				157,586.8
08	1,314,969.0	4,056,713.2	4,417,757.2	5,963,642.1	7,540,471.0	191,424.3	398,942.0	724,602.7	173,163.5	1,782,279.4	61,902.0	165,113.5	277,459.7	281,826.2	482,189.0	1,798,681.0	619,447.3	665,753.1	291,628.4	2,219,874.6	1,059,307.0	605,697.3	64,822.0	47,448.0	104,231.7	267,066.1	40,124.1	82,005.4				171,834.4
09	1,354,262.7	4,059,617.6	4,447,787.0	5,991,662.3	7,573,991.3	195,099.3	404,932.9	754,230.5	154,587.4	1,780,391.8	57,347.3	164,349.2	268,914.9	279,764.3	482,810.1	1,822,991.2	613,775.8	666,864.5	301,688.7	2,225,754.8	1,075,390.2	593,788.2	65,480.7	50,540.1	103,485.2	262,411.1	36,669.7	75,201.4				164,684.3
10	1,319,383.2	4,050,412.1	4,472,179.8	5,999,387.2	7,597,242.4	196,482.4	391,973.3	730,927.4	167,024.9	1,783,961.3	57,109.6	167,413.2	278,506.9	277,013.1	487,768.6	1,839,249.9	617,803.4	678,568.7	301,483.1	2,220,702.2	1,062,280.5	602,665.4	63,555.0	49,381.7	102,755.4	269,975.7	35,156.1	81,841.7				164,764.0
11	1,336,471.6	4,081,033.5	4,514,133.1	6,021,586.1	7,646,409.4	197,587.9	394,979.8	743,904.0	166,182.8	1,782,402.7	62,758.5	170,675.6	276,925.3	285,617.0	484,942.3	1,832,543.2	617,872.4	698,092.3	308,858.5	2,218,411.4	1,087,858.5	607,995.9	64,661.8	47,803.5	101,334.2	278,343.8	33,932.3	81,920.2				166,767.8
12	1,384,025.4	4,099,741.0	4,528,416.2	6,076,410.1	7,707,986.7	198,742.5	404,382.3	780,900.6	157,819.5	1,760,097.8	64,715.6	162,715.7	262,063.																			