

일 러 두 기

1. 통계 전반에 사용되는 기호의 뜻은 다음과 같음

- 【 0 】 단위 미만(0 포함)
- 【 - 】 해당사항 없음
- 【 .. 】 미상
- 【 p 】 잠정치
- 【 r 】 정정

2. 모든 통계는 합계와 세목이 각각 반올림 되었으므로 세목의 합계가 "합계"와 일치하지 않을 수 있음

3. 경북동해안지역은 포항, 경주, 영덕, 울진, 울릉 5개 지역의 합계를 의미

금융기관의 포괄범위

1. 통화금융기관

- (1) 한국은행
- (2) 예금은행
 - 가) 일반은행 : 시중은행, 지방은행
 - 나) 특수은행 : 한국산업은행¹⁾, 중소기업은행, 농업협동조합중앙회 및 수산업협동중앙회의 신용사업부문

2. 비은행금융기관

- (1) 한국수출입은행
- (2) 종합금융회사
- (3) 자산운용회사의 투자신탁계정
- (4) 은행신탁계정
- (5) 상호저축은행²⁾
- (6) 신용협동조합
- (7) 상호금융
- (8) 새마을금고
- (9) 우체국예금

주 : 1) 금융통계편제체계의 개편으로 한국산업은행을 2002년 1월 부터 비은행기관에서 특수은행(예금은행)으로 분류 변경

2) 상호신용금고법시행령중 개정령에 의해 2002. 3. 1일 부터 상호신용금고의 명칭을 상호저축은행으로 변경

목 차

1. POSCO 조강생산량, 포항철강공단 생산액 및 수출액
2. 무역 및 수산물생산량
3. 소매판매액 및 승용차등록대수
4. 건축허가면적 및 착공면적
5. 관광객수
6. 포항·경주지역 부동산 가격 변동률 및 부동산 거래 건수
7. 한국은행 포항본부 주요 계정(화폐교환, 여수신, 국고)
8. 예금은행 수신
9. 예금은행 여신 - 자금종류별
10. 예금은행 여신 - 주체별 및 용도별
11. 예금은행 여신 - 기업자금
12. 예금은행 여신 - 산업별
13. 비은행기관 수신
14. 비은행기관 여신
15. 지역별 수신
16. 지역별 여신
17. 신용보증 현황 및 예금은행 자금사정

1. POSCO 조강생산량, 포항철강공단 생산액 및 수출액

연월	포스코 조강 생산량		포항철강공단										
	(천톤)	포항공장	생산액(십억원)						수출액(백만달러)				
			소계	1차금속	조립금속	비철금속	석유화학	기타	소계	1차금속	조립금속	석유화학	기타
2012	38,511	16,733	17,715	13,333	1,130	908	813	1,530	4,394	3,828	296	157	113
2013	36,962	16,354	16,036	11,704	1,217	823	773	1,520	3,998	3,393	329	156	120
2014	38,157	16,400	17,059	12,352	1,365	1,132	714	1,496	4,399	3,705	419	134	141
2015	38,346	16,375	13,768	9,445	1,196	1,228	653	1,247	3,257	2,490	404	241	121
2016	37,496	16,718	11,668	8,254	891	949	577	997	2,611	2,055	224	231	101
2017	37,207	15,766	13,810	10,392	941	810	645	1,021	3,365	2,759	206	283	117
2018	37,735	16,703	13,752	10,357	869	774	688	1,064	3,183	2,629	225	208	121
2019	38,007	16,832	13,292	9,885	856	852	687	1,011	2,981	2,403	190	258	130
2020	35,935	16,228	11,669	8,778	714	702	631	844	2,436	2,064	139	153	79
2021	38,264	16,852	14,634	11,345	804	629	710	1,146	3,198	2,596	132	244	226
2022	34,185	14,077	16,064	12,430	1,097	628	821	1,089	3,296	2,722	221	243	110
2023	35,749	14,561	16,325	11,931	1,226	683	1,310	1,175	3,660	2,915	244	355	146
2024	35,049	13,396	14,881	11,051	1,032	676	1,037	1,085	3,350	2,785	211	264	90
2022.2	2,738	1,268	1,301	1,018	85	48	66	84	299	254	21	16	8
3	2,858	1,349	1,474	1,163	94	56	70	90	287	240	22	17	8
4	2,708	1,240	1,482	1,167	96	57	75	88	316	252	21	33	10
5	2,876	1,382	1,467	1,146	97	66	71	88	307	247	20	31	9
6	2,977	1,361	1,415	1,092	89	65	81	88	268	234	19	6	9
7	3,389	1,427	1,386	1,072	91	54	74	94	309	254	18	27	10
8	3,120	1,364	1,341	1,025	87	58	76	95	262	222	17	15	8
9	2,281	518	1,054	804	81	36	40	93	201	160	14	18	9
10	2,697	926	1,292	990	91	47	71	93	295	246	17	22	10
11	2,578	918	1,268	963	95	46	71	94	252	197	15	29	11
12	2,773	1,015	1,263	952	99	47	70	95	228	185	16	17	10
2023.1	2,847	1,179	1,253	945	96	42	75	95	308	240	18	40	10
2	2,725	1,137	1,270	952	98	51	71	98	307	264	18	15	10
3	2,995	1,219	1,510	1,133	104	58	116	99	314	268	21	15	10
4	2,937	1,257	1,465	1,089	102	62	113	99	336	256	20	48	12
5	2,987	1,163	1,480	1,098	111	62	112	98	338	279	22	28	9
6	2,928	1,220	1,510	1,122	110	63	117	97	338	284	22	23	9
7	3,157	1,323	1,347	981	95	58	116	98	264	212	21	24	7
8	3,126	1,306	1,126	758	99	60	114	96	276	218	21	30	7
9	3,029	1,209	1,268	891	108	57	118	95	263	206	20	29	8
10	3,070	1,238	1,311	948	102	57	107	98	287	219	21	40	7
11	2,987	1,230	1,408	1,020	106	58	125	100	328	249	20	31	28
12	2,962	1,082	1,375	994	96	56	126	102	301	220	20	32	29
2024.1	3,062	1,259	1,314	992	95	53	82	92	285	227	17	31	10
2	2,854	1,118	1,297	984	89	50	82	92	295	236	18	32	9
3	2,744	948	1,308	991	87	57	81	92	292	234	18	31	9
4	2,638	860	1,257	931	91	59	86	91	250	210	18	13	9
5	2,701	883	1,300	984	88	60	78	91	314	268	18	22	6
6	2,664	919	1,246	917	84	60	94	92	290	243	17	23	7
7	3,113	1,265	1,220	897	81	56	95	91	287	228	18	34	7
8	3,135	1,301	1,226	914	75	55	91	90	311	273	18	13	7
9	2,985	1,160	1,146	839	75	53	92	89	254	206	17	24	7
10	3,062	1,305	1,194	885	79	60	81	89	260	222	19	13	6
11	2,961	1,156	1,178	874	77	58	80	89	256	220	16	13	7
12	3,130	1,221	1,196	843	113	56	96	87	256	218	17	15	6
2025.1	3,046	1,225	1,180	865	82	44	90	99	296	257	17	13	9

자료 : 포스코, 포항철강공단

2. 무역 및 수산물생산량

(백만달러, M/T)

연월	수출		수입		수산물생산량		
	경북동해안	포항	경북동해안	포항	경북동해안	(어류)	(연체동물)
2012	13,166	11,729	11,569	10,850	146,006	39,999	76,860
2013	12,190	10,679	9,734	9,152	136,264	38,879	65,797
2014	13,182	11,421	9,471	8,953	131,848	37,153	62,180
2015	11,145	9,702	6,191	5,651	123,665	35,361	57,152
2016	10,059	8,620	5,858	4,877	113,864	38,656	47,016
2017	11,586	10,055	7,892	6,413	112,362	56,248	30,907
2018	12,491	10,902	8,218	7,100	96,296	53,752	18,599
2019	11,805	10,293	8,403	7,136	94,178	56,532	16,364
2020	10,693	9,312	7,567	6,462	90,865	45,837	23,944
2021	12,042	10,366	11,486	10,187	97,714	49,873	21,745
2022	14,550	12,534	13,503	12,390	108,611	65,534	11,784
2023	13,010	11,077	13,804	12,368	101,412	62,400	5,027
2024	11,109	9,233	11,026	9,316	106,855	71,071	4,892
2022.2	1,127.4	988.5	1,132.8	1,082.7	5,050	2,186	920
3	1,618.4	1,460.0	1,195.7	1,025.1	6,908	3,046	292
4	1,506.3	1,328.0	1,323.5	1,261.2	11,833	5,812	220
5	1,315.8	1,087.8	1,401.0	1,337.2	12,666	9,286	533
6	1,074.5	884.0	1,179.4	1,121.3	10,931	6,144	702
7	1,153.5	1,004.9	1,342.3	1,280.7	9,650	7,083	913
8	1,179.1	1,013.1	1,252.8	1,195.6	7,347	6,012	516
9	702.3	557.3	954.2	725.5	8,401	5,461	1,725
10	904.2	743.0	883.6	769.2	11,431	6,205	3,344
11	1,134.6	991.5	959.8	845.1	9,021	5,697	764
12	1,615.5	1,394.6	828.6	766.4	8,774	5,487	1,176
2023.1	957.2	803.6	1,195.6	979.1	6,411	3,547	544
2	1,046.9	893.4	1,129.0	1,077.7	5,642	2,677	346
3	1,174.7	1,005.8	1,426.1	1,267.0	12,380	7,354	367
4	1,090.2	940.7	1,237.3	1,079.9	12,236	8,458	224
5	1,179.9	1,040.6	1,284.6	1,210.8	7,884	3,926	605
6	1,161.2	1,032.1	1,310.6	1,079.3	9,348	5,595	526
7	1,231.0	1,069.4	986.0	881.6	5,749	3,789	474
8	1,276.1	1,125.6	1,067.5	1,010.5	4,296	3,297	308
9	1,139.9	961.4	1,131.3	931.1	8,069	5,497	377
10	925.4	764.5	966.2	904.8	13,903	9,968	679
11	870.4	688.9	1,001.9	938.9	8,212	4,873	181
12	953.5	750.6	1,071.8	1,011.2	7,073	3,414	367
2024.1	907.7	745.1	1,100.4	1,034.7	6,765	3,025	527
2	906.1	751.4	828.0	771.5	5,098	1,879	238
3	864.3	706.7	1,289.9	914.3	8,978	5,318	254
4	966.7	790.2	804.2	728.8	12,277	7,661	203
5	896.4	752.2	784.6	555.8	10,267	7,082	370
6	902.8	761.4	784.4	712.2	13,085	9,760	627
7	983.1	826.1	859.1	740.7	8,006	6,568	631
8	1,045.9	856.8	1,041.6	883.4	4,468	3,449	365
9	966.1	809.7	981.5	847.4	7,692	6,261	326
10	931.9	784.5	830.7	756.6	11,207	8,105	393
11	850.8	709.4	814.4	643.1	10,018	6,618	313
12	887.6	739.7	907.6	727.7	8,993	5,346	645
2025.1	759.1	637.6	688.4	623.6	7,124	3,531	552

자료 : 무역협회, 통계청 어업생산통계시스템

2. 무역(수출,가공단계별)

(천달러)

연 월	경북동해안				포항			
	1차산품	중간재	자본재	소비재 등	1차산품	중간재	자본재	소비재 등
2012	66,282	12,607,031	305,360	186,934	47,158	11,552,901	120,008	8,590
2013	57,409	11,623,592	336,210	172,592	43,307	10,414,972	212,320	8,468
2014	67,415	12,574,891	365,306	174,618	42,254	11,153,436	217,772	7,764
2015	38,850	10,757,344	210,960	136,456	28,206	9,553,291	107,632	11,419
2016	29,934	9,740,410	227,655	61,316	17,379	8,456,830	136,985	9,279
2017	31,624	9,799,098	228,641	59,881	18,150	8,519,206	138,560	9,257
2018	46,720	12,138,746	249,644	55,609	20,761	10,722,690	149,997	8,169
2019	47,956	11,527,080	176,847	52,622	24,582	10,187,690	69,876	11,079
2020	45,865	10,163,563	136,165	347,695	36,589	8,901,524	57,101	316,554
2021	73,636	11,156,403	150,905	661,326	62,720	9,616,815	67,668	618,971
2022	73,387	13,948,913	305,796	221,419	62,165	12,296,083	72,853	102,937
2023	61,711	12,680,465	196,772	70,710	42,021	10,941,204	80,307	13,253
2024	90,626	10,586,458	222,511	209,845	61,810	9,074,632	80,644	16,168
2022.2	1,679	1,058,625	17,199	49,874	1,210	941,434	4,158	41,742
3	2,821	1,575,548	15,500	24,538	1,801	1,439,282	4,606	14,275
4	15,087	1,443,192	37,516	10,541	13,472	1,309,937	3,831	744
5	4,185	1,218,087	83,591	9,891	2,786	1,073,050	11,106	844
6	14,035	996,185	55,906	8,407	13,125	865,767	4,068	1,086
7	1,972	1,125,848	14,079	11,565	1,001	997,405	5,372	1,100
8	2,699	1,148,407	18,269	9,688	2,225	1,000,758	8,980	1,156
9	7,501	674,723	9,719	10,355	7,105	544,005	5,057	1,172
10	5,050	876,630	13,665	8,824	3,627	731,267	6,482	1,587
11	10,287	1,096,699	15,835	11,738	9,507	974,518	6,215	1,296
12	5,628	1,575,752	12,892	21,203	4,572	1,379,934	7,929	2,178
2023.1	2,493	936,217	13,969	4,507	1,075	798,045	3,780	728
2	5,525	1,026,150	9,441	5,737	3,444	885,005	3,809	1,190
3	11,871	1,146,388	10,091	6,311	9,932	989,100	5,137	1,611
4	3,846	1,070,513	9,632	6,200	2,975	931,046	5,396	1,319
5	4,484	1,154,303	14,302	6,850	2,359	1,026,670	10,506	1,058
6	2,445	1,137,373	14,768	6,572	1,534	1,018,631	10,944	981
7	8,313	1,205,670	12,584	4,421	7,055	1,054,917	6,407	1,037
8	5,415	1,252,573	14,934	3,173	3,219	1,111,045	10,610	752
9	4,646	1,104,040	22,835	8,380	3,080	949,530	8,204	589
10	4,864	901,716	12,981	5,866	2,391	756,116	4,724	1,287
11	3,872	818,177	41,170	7,114	2,547	676,897	7,939	1,475
12	3,923	927,091	16,975	5,517	2,409	744,018	2,859	1,231
2024.1	7,450	873,055	15,956	11,250	7,255	731,858	4,477	1,481
2	1,847	871,061	17,013	16,166	1,036	743,672	5,809	868
3	1,234	826,074	26,061	10,959	953	693,223	11,431	1,134
4	3,550	920,977	25,419	16,718	3,207	777,870	7,832	1,292
5	4,891	856,985	22,387	12,141	4,173	735,995	10,255	1,804
6	5,314	862,961	19,047	15,463	5,106	742,280	12,419	1,622
7	6,928	945,332	15,704	15,168	5,794	813,008	5,725	1,595
8	26,182	960,811	18,557	40,351	2,761	844,999	6,881	2,122
9	10,151	917,549	14,401	23,987	10,001	796,302	2,442	935
10	4,060	899,029	11,172	17,670	3,617	776,116	3,617	1,134
11	3,572	813,207	19,704	14,320	3,183	701,268	4,257	705
12	15,447	839,417	17,089	15,653	14,724	718,041	5,500	1,477
2025.1	6,430	737,332	9,354	5,948	6,052	627,182	3,401	965

자료 : 무역협회

3. 소매판매액¹⁾ 및 승용차등록대수

연 월	포항 및 경주 백화점 및 중대형마트					승용차등록	
		식료품	의류 신발	가전 제품	기타	경북동해안	(대)
2012	0.4	10.1	-5.2	1.0	0.4	261,792	
2013	3.3	8.7	7.3	-8.6	-13.7	270,182	
2014	-2.3	4.0	-13.2	24.7	14.0	280,339	
2015	2.4	8.7	-0.3	0.8	-3.0	291,935	
2016	-1.6	4.7	-12.1	36.7	5.0	302,539	
2017	-4.6	-0.5	-9.6	-0.4	-4.0	310,963	
2018	-2.3	3.3	-7.3	30.3	-10.2	318,595	
2019	-6.3	-6.4	-3.9	7.4	-13.3	324,995	
2020	-10.5	-5.4	-18.5	7.8	-12.6	332,997	
2021	4.9	-0.7	14.7	12.6	3.8	340,999	
2022	-0.3	-1.7	9.2	-32.7	0.1	344,502	
2023	11.9	17.3	-0.7	-0.6	22.1	352,458	
2024	0.0	0.0	0.0	0.0	0.0	358,876	
2022.2	-12.2	-25.0	7.0	-0.8	-4.2	341,977	
3	0.9	6.7	-0.9	-37.5	2.2	342,514	
4	6.4	6.5	16.9	-34.5	6.0	343,174	
5	8.1	3.9	23.0	-15.8	3.0	343,027	
6	20.6	13.0	26.8	77.9	13.7	343,336	
7	6.1	7.5	24.6	-59.7	19.3	344,095	
8	12.2	11.8	8.8	-52.0	61.6	344,475	
9	-17.4	-22.4	7.7	-69.5	-19.0	341,125	
10	-14.4	-15.1	0.3	-47.0	-29.4	342,374	
11	-20.5	-12.1	-19.1	-51.4	-31.6	343,660	
12	-14.5	-21.5	4.6	-44.5	-24.7	344,502	
2023.1	1.6	1.7	6.1	-6.6	-2.5	345,667	
2	11.5	16.2	9.0	-4.3	9.5	346,600	
3	10.7	8.9	17.0	-17.2	11.5	347,284	
4	6.6	8.0	0.1	-10.9	18.9	348,240	
5	2.7	8.1	-9.1	-3.9	11.9	348,730	
6	-3.6	5.3	-10.7	-39.4	2.4	349,298	
7	2.7	6.5	-8.8	6.0	7.8	350,143	
8	-1.0	1.0	-12.7	-11.9	8.5	350,446	
9	40.2	64.3	-5.5	65.4	60.7	351,072	
10	21.4	33.5	-4.4	26.4	54.1	351,349	
11	36.6	40.9	16.1	71.5	67.5	352,010	
12	30.1	44.9	-3.1	63.4	67.0	352,458	
2024.1	-9.2	-13.5	-11.9	30.3	-2.2	353,224	
2	19.6	35.6	-4.2	8.1	18.4	353,928	
3	6.2	5.6	-3.9	51.2	16.7	354,871	
4	-7.2	-1.7	-16.4	9.2	-8.9	355,377	
5	-3.5	3.7	-11.2	-6.5	-7.4	355,878	
6	-2.8	0.6	-5.9	-1.5	-6.8	356,520	
7	-8.5	-2.9	-10.9	-20.4	-15.8	357,219	
8	2.8	3.4	4.0	42.8	-6.2	357,397	
9	-5.1	-7.0	-4.4	35.4	-7.1	358,033	
10	-6.8	2.8	-14.8	-1.1	-15.4	358,415	
11	-4.3	2.9	-8.9	2.8	-13.7	358,768	
12	-9.0	-6.1	-6.3	1.5	-20.7	358,876	
2025.1	9.3	25.1	-2.1	-30.0	-4.1	359,491	

주 : 1) 전년동기대비

자료 : 포항·경주지역 소재 백화점 및 중대형마트, 각 시군청

4. 건축허가면적 및 착공 면적

(천㎡, %)

연월중	경북동해안지역 건축허가 면적						경북동해안지역 건축착공 면적					
	총면적	증감률 ¹⁾	주거용	공업용	상업용	기타	총면적	증감률 ¹⁾	주거용	공업용	상업용	기타
2012	2,382	-11.1	957	494	453	478	2,274	20.9	794	474	404	602
2013	2,148	-9.8	697	526	435	490	2,186	-3.8	866	450	462	408
2014	2,409	12.2	1,053	378	567	410	2,284	4.5	962	382	499	442
2015	4,482	86.1	2,698	358	647	780	2,760	20.8	1,398	312	513	537
2016	2,498	-44.3	1,217	272	493	516	2,324	-15.8	1,064	268	445	546
2017	2,306	-7.8	1,105	185	500	516	1,362	-41.4	447	201	399	315
2018	2,887	25.2	1,391	175	443	877	1,793	31.6	677	117	401	598
2019	1,354	-53.1	230	227	236	661	1,099	-38.7	138	231	189	541
2020	1,543	14.0	163	448	426	505	1,814	65.1	693	379	198	544
2021	4,151	-	2,297	275	525	1,053	4,150	-	2,416	321	255	883
2022	4,272	2.9	2,230	386	545	1,109	2,202	-46.9	874	293	275	533
2023	2,108	-50.7	356	709	537	505	981	-55.4	72	402	159	119
2024	1,543	-26.8	163	448	426	505	1,814	84.9	693	379	198	544
2022.2	160	77.2	47	4	34	74	83	49.6	14	10	32	27
3	821	459.7	432	94	56	239	89	-29.6	23	13	38	15
4	527	52.0	282	43	33	169	74	-85.5	19	9	26	20
5	132	-19.2	44	18	34	36	871	668.2	473	125	32	240
6	220	14.3	128	4	56	32	271	-28.8	130	18	43	80
7	185	-35.7	58	10	71	46	143	29.8	53	4	65	22
8	838	-18.0	530	73	85	149	90	16.4	20	14	20	35
9	138	-63.1	23	67	30	18	212	-45.5	100	42	22	47
10	155	-78.2	63	14	39	40	117	-87.9	17	59	25	16
11	71	-81.6	18		24	25	59	-83.2	18	4	27	10
12	398	13.9	235	36	50	77	67	-91.8	16	8	22	21
2023.1	325	-48.1	178	29	34	84	49	-61.5	15	6	16	13
2	139	-12.7	16	49	12	62	66	-20.6	11	3	21	31
3	105	-87.2	25	21	37	22	100	12.5	18	12	52	17
4	339	-35.8	23	163	93	60	150	102.1	12	112	15	11
5	127	-4.1	10	73	21	23	47	-94.5	9	10	23	6
6	163	-26.1	13	67	40	43	44	-83.7	7	12	18	8
7	106	-42.9	7	42	41	16	26	-81.9	4	8	10	3
8	189	-77.5	14	102	27	46	23	-74.2	5	7	6	4
9	168	21.8	10	72	62	23	139	-34.1	12	98	23	6
10	156	0.4	41	24	29	62	36	-69.4	7	11	9	10
11	166	133.4	11	36	96	23	216	267.7	12	111	33	61
12	127	-68.2	7	32	45	42	84	25.3	9	35	11	29
2024.1	96	-70.4	9	43	29	15	46	-6.0	5	13	26	2
2	143	2.5	10	86	35	12	9	-86.0	2	0	4	2
3	282	168.1	6	245	21	9	47	-53.3	8	22	12	5
4	115	-65.9	8	40	57	11	226	50.3	6	187	11	22
5	222	74.9	8	62	37	115	73	54.4	3	34	31	6
6	59	-63.8	7	24	24	4	25	-43.9	3	2	13	8
7	346	227.9	65	133	138	11	43	66.5	8	19	8	7
8	167	-11.3	8	17	26	116	88	282.9	7	43	13	25
9	99	-41.0	5	56	25	13	34	-75.9	4	9	16	5
10	124	-20.2	29	18	56	22	93	158.6	11	1	9	72
11	191	15.5	8	120	27	37	19	-91.4	5	4	8	3
12	115	-9.1	11	20	58	27	18	-78.7	4	3	5	5
2025.1	59	-38.4	6	28	19	7	16	-64.8	1	1	14	0

주 : 1) 전년동기대비

2) 2021년 수치부터 포항시 남구청 및 북구청의 데이터를 추가 반영

(포항시청은 연면적 2천제곱미터 이상 또는 7층 이상의 건물을 담당하며 이외의 건물들은 각 구청 소관)

자료 : 각 시·군·구청

5. 관광객수

연월	울릉도 관광객수	경주보문단지 숙박객수			포항운하 방문객수	포항운하크루즈 탑승객수
			내국인	외국인		
2014	266,965	2,817,902	2,712,003	105,899	431,459	135,052
2015	288,547	3,532,658	3,433,795	98,863	231,501	195,456
2016	332,150	3,019,157	2,898,638	120,519	202,150	165,481
2017	346,882	3,329,312	3,229,507	99,805	192,860	154,761
2018	353,617	3,640,965	3,539,502	101,463	132,149	96,732
2019	386,501	3,652,881	3,543,200	109,681	119,378	101,518
2020	176,177	1,207,518	1,193,052	14,466	56,519	41,633
2021	271,901	1,596,572	1,578,140	18,432	74,369	42,984
2022	461,375	2,138,401	2,093,943	44,438	103,580	75,236
2023	398,869	2,215,938	2,144,278	72,652	98,753	81,589
2024	384,622	2,094,045	2,028,860	65,185	77,958	
2022.1	8,633	124,057	121,879	2,178	4,662	3,350
2	7,762	126,334	124,654	1,680	4,963	2,630
3	11,285	88,215	86,961	1,254	5,125	2,307
4	47,835	169,950	166,577	3,373	7,734	4,952
5	82,672	174,541	171,199	3,342	13,633	10,537
6	59,657	189,991	186,927	3,064	11,159	7,975
7	55,934	232,821	229,348	3,473	10,827	7,817
8	57,700	242,748	238,572	4,176	12,209	10,071
9	41,573	201,945	198,373	3,572	5,105	3,027
10	57,372	226,446	220,183	6,243	12,910	9,913
11	24,723	176,231	167,994	8,237	8,576	7,326
12	6,229	185,122	181,276	3,846	6,677	5,331
2023.1	5,315	168,016	165,487	2,529	6,008	4,699
2	10,089	175,511	172,264	3,697	7,476	6,252
3	21,280	147,535	142,536	4,999	8,398	7,039
4	56,042	200,984	192,298	8,686	9,769	8,621
5	65,299	190,159	183,164	6,995	11,661	8,495
6	56,084	194,983	188,504	6,479	10,470	9,191
7	33,210	216,805	210,635	6,170	7,805	6,858
8	37,681	226,784	220,188	6,596	7,144	6,028
9	37,943	158,369	152,028	6,341	7,337	5,946
10	51,877	190,859	181,329	9,530	11,052	9,607
11	18,147	183,515	177,753	6,304	6,739	5,352
12	5,902	162,418	158,092	4,326	4,894	3,501
2024.1	5,798	156,456	153,914	2,542	4,184	2,632
2	8,154	161,573	157,679	3,894	5,200	3,545
3	18,378	143,697	137,173	6,524	6,124	4,351
4	50,993	198,129	195,287	2,842	7,562	6,084
5	64,138	189,013	182,501	6,512	9,388	7,843
6	49,616	177,331	170,548	6,783	7,527	6,078
7	34,271	184,271	179,017	5,254	5,603	4,191
8	47,220	229,210	224,717	4,493	8,332	6,840
9	37,423	143,583	137,216	6,367	5,560	4,052
10	44,701	193,126	183,844	9,282	7,739	6,132
11	19,375	191,396	184,474	6,922	6,281	4,856
12	4,555	126,260	122,490	3,770	4,458	2,992
2025.1	6,020	125,162	122,033	3,129	4,269	2,737

자료 : 울릉군청, 경북관광공사, 포항운하관, 포항크루즈

6. 포항·경주지역 부동산 가격 변동률¹⁾ 및 부동산 거래 건수

연 월	(%)						(호)	
	아파트 매매가격지수			아파트 전세가격지수			주택 및 아파트매매 건수	
	전국	포항시	경주시	전국	포항시	경주시	포항	경주
2012	-2.2	7.5	-	1.9	9.7	-	13,242	5,212
2013	-1.7	9.0	9.8	4.1	11.8	10.4	13,043	4,563
2014	2.4	9.2	12.5	6.7	7.3	10.6	12,057	4,906
2015	3.9	8.0	6.5	5.9	5.5	5.8	12,488	4,655
2016	0.8	-4.5	-4.2	1.9	-2.6	-1.3	7,708	3,514
2017	1.1	-5.1	-4.7	0.6	-2.1	-2.7	7,326	2,959
2018	0.1	-7.3	-11.2	-2.9	-7.0	-12.8	5,464	2,618
2019	-1.4	-6.4	-7.2	-1.8	-5.6	-6.0	7,239	2,922
2020	7.6	4.9	4.9	7.3	2.5	3.4	14,086	5,017
2021	14.1	9.9	10.2	9.6	9.3	8.0	12,294	4,535
2022	-7.6	-3.1	-2.0	-8.7	-0.4	0.7	7,794	3,225
2023	-4.8	-2.7	-2.8	-6.9	-4.7	-4.2	7,436	3,150
2024	0.1	-2.2	-0.1	1.9	-2.8	0.6	7,350	
2022.2	11.4	6.4	6.4	7.4	7.1	5.5	624	278
3	10.2	5.4	6.1	6.6	6.8	5.4	814	310
4	9.1	4.9	5.7	6.0	6.5	5.0	896	376
5	8.0	4.3	5.2	5.3	6.1	4.6	951	371
6	6.0	3.9	4.6	4.2	5.6	4.3	764	304
7	4.6	3.3	4.0	3.1	5.7	4.1	545	237
8	2.7	2.3	3.3	1.8	5.1	3.9	662	249
9	0.6	1.5	2.9	0.2	4.5	3.7	547	213
10	-1.7	0.3	1.5	-2.0	3.6	3.0	542	219
11	-4.5	-1.5	-0.2	-4.9	2.1	2.1	431	222
12	-7.6	-3.1	-2.0	-8.7	-0.4	0.7	411	179
2023.1	-9.6	-4.0	-3.1	-11.8	-1.7	-0.5	394	140
2	-11.0	-4.9	-3.6	-14.1	-3.0	-1.4	571	259
3	-12.0	-5.6	-4.5	-15.4	-4.5	-2.5	646	303
4	-12.5	-6.3	-5.3	-16.1	-5.2	-3.2	616	249
5	-12.7	-6.6	-5.9	-16.4	-5.9	-3.9	743	263
6	-12.6	-6.6	-6.2	-16.4	-6.4	-4.4	641	297
7	-12.4	-6.5	-6.2	-16.3	-6.9	-4.9	599	274
8	-11.7	-6.3	-5.9	-15.7	-7.2	-5.7	770	277
9	-10.7	-5.9	-5.7	-14.7	-7.1	-5.6	628	294
10	-9.4	-5.5	-5.1	-13.0	-7.1	-5.4	663	292
11	-7.5	-4.1	-3.9	-10.5	-6.1	-5.0	620	283
12	-4.8	-2.7	-2.8	-6.9	-4.7	-4.2	545	219
2024.1	-3.0	-2.1	-2.2	-3.7	-3.7	-3.2	649	294
2	-1.6	-1.5	-1.7	-1.0	-2.9	-2.3	572	270
3	-0.7	-1.0	-0.9	0.7	-2.4	-1.5	690	310
4	-0.1	-0.8	0.0	1.7	-2.4	-0.9	678	289
5	0.1	-0.6	1.1	2.3	-2.5	-0.2	656	284
6	0.2	-0.7	1.7	2.6	-2.7	0.2	612	249
7	0.3	-0.8	1.8	2.9	-2.8	0.5	610	296
8	0.4	-1.0	1.5	3.0	-2.8	1.0	593	235
9	0.3	-1.3	1.1	2.7	-3.0	0.9	544	222
10	0.1	-1.6	0.7	2.4	-2.8	0.7	668	281
11	0.0	-1.8	0.2	2.1	-2.9	0.6	565	312
12	0.1	-2.2	-0.1	1.9	-2.8	0.6	513	223
2025.1	-3.0	-2.1	-2.2	-3.7	-3.7	-3.2	391	217

주 : 1) 전년 동기대비

자료 : 한국부동산원

7. 한국은행 포항본부 주요 계정(화폐교환, 여수신, 국고)

연월중	(억원)		(억원)		(억원)	
	화폐교환		여수신		국고	
	발행	환수	예금	대출	수입	지출
2012	985	595	475	973	20,173	5,740
2013	46	45	833	973	19,728	5,353
2014	56	55	687	1,165	23,010	4,649
2015	69	69	846	1,165	25,504	5,261
2016	51	52	694	1,165	30,892	4,869
2017	50	51	768	1,165	35,064	5,247
2018	56	58	522	1,165	29,327	5,468
2019	65	68	889	1,165	37,255	6,227
2020	68	67	342	2,765	27,074	6,291
2021	74	74	958	2,765	31,539	7,070
2022	43	43	993	3,207	28,160	6,921
2023	34	34	1,203	1,425	22,451	6,559
2024	44	44	1,034	2,632	29,529	6,774
2022.1	11	11	1,521	2,765	5,844	316
2	7	7	1,210	2,765	-945	317
3	3	3	1,031	2,765	3,733	982
4	3	3	993	2,765	5,350	430
5	3	3	878	2,765	2,807	371
6	2	2	871	2,765	1,162	1,006
7	2	2	931	2,765	4,870	251
8	2	2	901	2,765	998	300
9	5	5	832	2,765	622	628
10	2	2	1,345	2,765	1,258	311
11	2	2	1,468	2,891	1,473	450
12	3	3	993	3,207	988	1,558
2023.1	7	7	1,072	3,465	5,730	245
2	2	2	990	3,465	-2,167	379
3	3	3	852	3,465	3,130	1,059
4	3	3	1,355	3,262	-970	406
5	2	2	1,308	3,011	1,172	407
6	2	2	1,522	2,820	2,129	1,056
7	2	2	1,140	2,599	3,796	289
8	2	2	1,286	2,410	1,273	269
9	5	5	1,366	2,269	660	465
10	2	2	1,103	2,079	6,123	256
11	2	2	935	1,717	-376	341
12	2	2	1,203	1,425	1,953	1,389
2024.1	2	2	938	1,167	7,224	322
2	9	9	1,226	1,165	-282	456
3	3	3	1,018	1,165	1,525	914
4	5	5	1,352	1,732	5,516	391
5	3	3	890	2,379	2,047	350
6	3	3	1,129	2,632	-327	1,077
7	2	2	1,023	2,632	4,421	249
8	3	3	986	2,632	9	253
9	5	5	1,256	2,632	2,096	349
10	3	3	807	2,632	6,359	326
11	3	3	1,077	2,632	374	453
12	3	3	1,034	2,632	567	1,634
2025.1	9	9	1,326	2,632	7,005	429

자료 : 한국은행 포항본부

8. 예금은행 수신(말잔) (I)

(억원)

연월말	총수신	예 금			시장성 수 신				
		소 계	요구불 예금	저축성 예금	소 계	C D	R P	금융채	매출 어음
2012	88,412	83,001	10,282	72,719	5,411	1,554	138	3,604	115
2013	92,251	87,322	10,687	76,635	4,929	833	153	3,749	194
2014	92,555	88,934	12,186	76,748	3,621	568	139	2,887	27
2015	101,556	98,314	14,337	83,976	3,242	637	206	2,323	76
2016	107,077	103,473	14,118	89,355	3,604	409	110	3,014	71
2017	107,258	102,989	14,951	88,037	4,270	346	233	3,500	191
2018	109,326	105,540	15,899	89,641	3,786	132	241	3,355	59
2019	115,833	112,147	17,537	94,609	3,686	266	213	3,119	89
2020	124,640	121,005	21,781	99,224	3,636	299	249	3,025	62
2021	126,740	122,759	25,290	97,468	3,981	316	212	3,396	57
2022	150,495	144,931	25,624	119,307	5,564	585	5	4,879	95
2023	157,957	151,649	23,778	127,871	6,308	907	0	5,362	39
2024	158,583	152,339	23,188	129,151	6,244	594	0	5,584	66
2022.2	125,796	121,886	26,004	95,882	3,911	356	206	3,290	58
3	128,759	124,841	27,864	96,977	3,918	346	128	3,384	60
4	131,672	127,651	28,469	99,181	4,021	359	124	3,491	47
5	136,799	132,718	28,317	104,401	4,081	358	124	3,531	68
6	139,819	135,523	26,147	109,376	4,296	448	47	3,736	66
7	142,633	137,806	26,347	111,460	4,827	544	47	4,172	63
8	142,131	137,070	24,500	112,570	5,061	573	27	4,400	61
9	144,865	139,712	25,069	114,643	5,152	460	27	4,604	62
10	148,767	143,422	23,244	120,178	5,346	430	22	4,827	66
11	155,341	149,578	23,306	126,271	5,763	586	17	5,065	95
12	150,495	144,931	25,624	119,307	5,564	585	5	4,879	95
2023.1	146,032	140,745	22,496	118,249	5,287	558	6	4,605	119
2	151,843	146,394	24,759	121,635	5,449	546	5	4,676	222
3	147,035	141,540	23,945	117,595	5,495	556	6	4,760	174
4	148,499	142,464	23,706	118,758	6,036	849	5	5,113	69
5	155,018	148,537	24,855	123,682	6,481	1,279	5	5,135	62
6	154,370	147,744	24,630	123,113	6,626	1,385	3	5,135	103
7	155,036	148,586	24,779	123,807	6,449	1,276	3	5,059	111
8	156,164	149,623	22,542	127,080	6,542	1,344	3	5,104	90
9	156,440	149,815	22,899	126,916	6,625	1,347	0	5,199	79
10	156,894	150,428	21,983	128,446	6,465	1,173	0	5,244	48
11	162,742	156,478	23,521	132,957	6,264	924	0	5,299	42
12	157,957	151,649	23,778	127,871	6,308	907	0	5,362	39
2024.1	158,605	152,171	22,790	129,381	6,434	902	0	5,494	38
2	160,505	154,107	23,723	130,384	6,398	742	0	5,577	80
3	166,368	159,827	26,711	133,116	6,541	757	0	5,708	75
4	160,452	154,040	24,637	129,402	6,413	715	0	5,651	47
5	161,260	154,201	23,092	131,109	7,059	1,202	0	5,675	181
6	166,167	159,254	24,557	134,697	6,914	1,061	0	5,655	198
7	161,574	154,764	24,924	129,840	6,810	1,211	0	5,554	44
8	163,275	156,594	23,850	132,744	6,681	1,025	0	5,593	63
9	167,856	161,092	23,698	137,394	6,763	976	0	5,726	62
10	169,335	162,680	23,437	139,243	6,655	867	0	5,717	70
11	167,880	161,456	23,064	138,392	6,424	619	0	5,751	54
12	158,583	152,339	23,188	129,151	6,244	594	0	5,584	66
2025.1p	155,605	149,417	23,698	125,719	6,188	514	0	5,631	43

자료 : 한국은행

8. 예금은행 수신(말잔) (Ⅱ)

(억원)

연월말	총 예금	요 구 불 예 금						
		소 계	당좌 예금	가계종합 예금	보통 예금	별단 예금	공금 예금	기 타
2012	83,001	10,282	76	134	7,537	1,742	787	5
2013	87,322	10,687	72	161	7,826	1,654	968	6
2014	88,934	12,186	80	173	8,482	1,971	1,420	59
2015	98,314	14,337	52	198	10,666	2,131	1,284	7
2016	103,473	14,118	126	198	10,669	2,015	1,102	7
2017	102,989	14,951	72	195	11,617	2,005	1,057	6
2018	105,540	15,899	42	178	11,976	1,951	1,747	5
2019	112,147	17,537	49	199	13,509	2,093	1,683	5
2020	121,005	21,781	47	249	15,494	4,372	1,609	9
2021	122,759	25,290	78	253	19,539	2,500	2,913	7
2022	144,931	25,624	75	191	18,136	2,301	4,914	6
2023	151,649	23,778	83	197	17,613	2,049	3,828	7
2024	152,339	23,188	30	201	17,274	2,189	3,487	6
2022.2	121,886	26,004	102	238	19,259	2,414	3,937	53
3	124,841	27,864	138	249	21,106	2,468	3,834	68
4	127,651	28,469	49	253	20,788	2,374	4,942	64
5	132,718	28,317	73	249	21,164	2,366	4,409	56
6	135,523	26,147	61	244	20,126	2,409	3,236	70
7	137,806	26,347	136	238	19,826	2,485	3,597	65
8	137,070	24,500	73	214	18,338	2,295	3,531	50
9	139,712	25,069	43	218	18,524	2,423	3,810	51
10	143,422	23,244	57	212	17,717	2,219	2,997	43
11	149,578	23,306	173	195	17,345	2,249	3,316	28
12	144,931	25,624	75	191	18,136	2,301	4,914	6
2023.1	140,745	22,496	81	180	16,809	2,217	3,168	42
2	146,394	24,759	41	183	16,932	2,412	5,153	38
3	141,540	23,945	74	193	17,643	2,142	3,831	62
4	142,464	23,706	86	198	17,571	2,111	3,683	57
5	148,537	24,855	49	182	18,042	2,025	4,508	49
6	147,744	24,630	81	183	18,181	1,995	4,123	67
7	148,586	24,779	88	190	17,502	2,087	4,853	60
8	149,623	22,542	70	195	16,362	2,211	3,659	45
9	149,815	22,899	114	195	17,087	2,277	3,187	40
10	150,428	21,983	43	202	16,052	2,064	3,582	39
11	156,478	23,521	65	197	16,711	2,174	4,349	26
12	151,649	23,778	83	197	17,613	2,049	3,828	7
2024.1	152,171	22,790	59	187	16,594	2,105	3,807	37
2	154,107	23,723	79	199	17,132	2,102	4,155	57
3	159,827	26,711	49	195	20,205	2,291	3,888	83
4	154,040	24,637	44	192	18,541	2,131	3,671	58
5	154,201	23,092	45	190	17,289	2,069	3,446	54
6	159,254	24,557	62	187	18,152	2,123	3,965	69
7	154,764	24,924	34	193	17,446	2,640	4,546	65
8	156,594	23,850	60	197	17,422	2,189	3,931	50
9	161,092	23,698	37	197	16,805	2,304	4,309	46
10	162,680	23,437	52	212	17,039	2,272	3,817	45
11	161,456	23,064	65	203	16,566	2,257	3,942	29
12	152,339	23,188	30	201	17,274	2,189	3,487	6
2025.1p	149,417	23,698	18	194	17,586	2,193	3,670	37

자료 : 한국은행

8. 예금은행 수신(말잔) (Ⅲ)

(억원)

연월말	자 축 성 예 금							
	소 계	정기 예금	정기 적금	저축 예금	기업 자유예금	수입 부금	주택 부금	기타 ¹⁾
2012	72,719	44,324	3,591	14,144	7,248	866	54	2,491
2013	76,635	44,526	3,941	15,691	8,931	1,430	47	2,070
2014	76,748	43,330	4,159	17,367	8,072	1,875	45	1,900
2015	83,976	43,590	3,755	20,364	12,286	1,961	50	1,968
2016	89,355	48,131	3,744	22,379	11,467	1,555	46	2,033
2017	88,037	47,278	3,651	22,919	10,864	1,086	40	2,200
2018	89,641	48,947	3,412	22,798	10,985	1,135	35	2,331
2019	94,609	51,013	3,432	24,943	11,306	1,393	27	2,495
2020	99,224	45,923	3,710	30,569	15,595	1,422	22	1,984
2021	97,468	40,585	3,166	33,158	17,574	1,122	20	1,842
2022	119,307	64,025	3,771	27,419	22,117	800	18	1,157
2023	127,871	74,300	5,052	27,752	19,548	824	16	379
2024								
2022.2	95,882	40,100	3,098	32,751	17,054	1,050	19	1,810
3	96,977	41,786	3,170	32,726	16,478	1,023	19	1,774
4	99,181	43,582	3,298	32,666	16,835	1,016	19	1,766
5	104,401	46,788	3,422	32,505	18,910	1,004	19	1,753
6	109,376	49,998	3,505	32,153	20,988	984	19	1,729
7	111,460	53,247	3,610	31,450	20,460	970	18	1,705
8	112,570	57,430	3,710	30,285	18,526	957	18	1,643
9	114,643	59,996	3,825	30,147	18,121	952	18	1,584
10	120,178	64,150	3,849	28,972	20,777	919	18	1,492
11	126,271	67,348	3,850	27,594	25,213	873	18	1,375
12	119,307	64,025	3,771	27,419	22,117	800	18	1,157
2023.1	118,249	64,606	3,802	27,029	20,980	777	17	1,037
2	121,635	65,293	3,901	26,681	23,943	778	17	1,023
3	117,595	68,128	3,981	27,204	16,752	790	17	723
4	118,758	68,491	4,152	27,305	17,383	819	16	591
5	123,682	70,802	4,321	26,731	20,420	860	16	532
6	123,113	73,224	4,474	27,241	16,787	881	16	491
7	123,807	72,490	4,618	27,037	18,273	912	16	461
8	127,080	75,293	4,714	26,878	18,827	923	16	429
9	126,916	75,195	4,901	27,277	18,171	937	16	419
10	128,446	76,528	4,967	26,790	18,834	902	16	409
11	132,957	80,267	5,047	26,775	19,604	853	16	396
12	127,871	74,300	5,052	27,752	19,548	824	16	379
2024.1	129,381	76,070	5,066	27,510	19,557	803	16	359
2	130,384	76,741	3,787	28,730	19,968	791	15	353
3	133,116	77,136	3,571	28,876	22,364	806	15	348
4	129,402	79,135	3,733	27,964	17,387	823	15	346
5	131,109	78,654	3,902	27,680	19,672	843	15	342
6	134,697	79,872	4,085	28,135	21,403	847	15	340
7	129,840	79,141	4,267	27,997	17,230	858	15	332
8	132,744	81,569	4,356	28,075	17,540	864	15	326
9	137,394	83,034	4,525	27,890	20,738	874	15	320
10	139,243	88,170	4,606	28,039	17,247	857	14	308
11	138,392	86,516	4,699	28,602	17,449	813	14	299
12	129,151	75,571	4,669	28,988	18,836	786	14	288
2025.1p	125,719	75,465	4,601	28,948	15,658	754	14	280

주 : 1) 목돈마련저축, 근로자주택마련저축, 근로자장기저축, 기타저축성예금 등
 자료 : 한국은행

9. 예금은행 여신(말잔) - 자금종류별

(억원)

	총대출금	금융자금					재정자금 ¹⁾
		소 계	할인 어음	당좌 대출	일반 자금	기타	
2012	102,225	97,262	1,291	201	75,299	20,470	4,963
2013	112,292	107,369	1,422	142	84,782	21,024	4,922
2014	119,065	114,227	1,234	154	91,841	20,998	4,839
2015	128,151	123,430	612	102	102,025	20,692	4,721
2016	133,389	128,211	575	59	107,103	20,474	5,178
2017	143,430	137,954	556	60	115,840	21,498	5,477
2018	145,425	139,779	521	62	115,068	24,129	5,646
2019	149,155	143,448	603	1,156	116,607	25,083	5,707
2020	157,847	151,208	514	1,046	123,110	26,539	6,639
2021	162,042	155,140	413	1,048	124,936	28,744	6,901
2022	168,745	161,340	336	38	127,661	33,305	7,407
2023	177,486	169,677	312	30	133,173	36,162	7,809
2024	182,955	173,530	210	33	137,878	35,409	9,425
2022.2	161,615	154,589	379	44	125,148	29,018	7,025
3	163,855	156,817	385	38	125,181	31,212	7,039
4	164,353	157,062	377	39	125,640	31,006	7,291
5	164,912	157,398	335	47	125,734	31,282	7,514
6	166,077	158,423	317	41	126,150	31,914	7,657
7	166,367	158,688	397	41	127,070	31,182	7,681
8	167,193	159,480	252	37	127,487	31,704	7,716
9	167,558	159,945	280	36	127,933	31,696	7,613
10	169,417	161,697	301	40	128,663	32,692	7,721
11	169,957	162,379	304	39	128,326	33,709	7,581
12	168,745	161,340	336	38	127,661	33,305	7,407
2023.1	168,928	161,570	296	46	126,792	34,436	7,360
2	168,368	160,969	294	46	126,473	34,156	7,401
3	169,642	162,090	297	35	126,256	35,501	7,552
4	169,431	161,909	319	30	126,280	35,280	7,523
5	170,549	162,938	258	34	127,705	34,941	7,612
6	172,183	164,604	272	33	129,378	34,921	7,579
7	173,206	165,298	250	36	129,744	35,268	7,908
8	175,173	167,244	239	33	130,788	36,183	7,930
9	176,707	168,785	294	33	132,020	36,437	7,922
10	177,613	169,680	214	40	133,782	35,644	7,934
11	178,281	170,400	262	42	133,915	36,181	7,882
12	177,486	169,677	312	30	133,173	36,162	7,809
2024.1	176,882	168,564	239	29	132,818	35,479	8,318
2	177,588	169,135	209	28	133,268	35,630	8,453
3	176,536	167,319	228	26	131,723	35,343	9,217
4	178,366	168,620	203	31	132,786	35,600	9,746
5	179,818	170,028	177	31	134,276	35,544	9,791
6	179,091	169,298	226	30	134,393	34,650	9,793
7	180,657	170,759	183	43	136,017	34,516	9,898
8	182,307	172,329	186	32	136,955	35,157	9,977
9	183,059	172,944	178	39	137,841	34,886	10,115
10	184,962	174,801	183	38	139,664	34,916	10,161
11	184,973	174,828	198	34	139,840	34,756	10,145
12	182,955	173,530	210	33	137,878	35,409	9,425
2025.1p	183,798	174,460	193	38	138,025	36,204	9,338

주 : 1) 차관자금, 국민투자자금, 국민주택자금 대출금 포함

자료 : 한국은행

10. 예금은행 여신(말잔) - 주체별 및 용도별

(억원)

	총대출금	주 체 별				용 도 별	
		기 업	가 계	(주택담보대출)	공공 및 기타 ¹⁾	운전자금	시설자금
2012	102,225	66,452	33,181	18,016	2,592	79,544	22,681
2013	112,292	74,007	34,720	19,261	3,565	85,819	26,473
2014	119,065	76,248	39,164	23,413	3,653	90,085	28,980
2015	128,151	80,228	45,500	28,508	2,423	96,371	31,780
2016	133,389	80,321	50,489	32,016	2,578	101,266	32,123
2017	143,430	84,279	56,346	35,241	2,806	108,959	34,471
2018	145,425	85,516	57,405	34,170	2,504	110,633	34,791
2019	149,155	88,224	57,294	33,289	3,637	114,235	34,919
2020	157,847	93,902	60,019	32,808	3,925	122,858	34,989
2021	162,042	97,499	60,682	33,054	3,861	124,029	38,012
2022	168,745	104,296	61,545	37,676	2,905	127,308	41,438
2023	177,486	107,624	66,916	45,249	2,946	135,442	42,044
2024	182,955	112,474	67,569	47,104	2,912	136,852	46,103
2022.2	161,615	97,909	60,852	33,998	2,854	122,629	38,985
3	163,855	100,276	60,744	34,262	2,834	124,577	39,279
4	164,353	100,987	60,463	34,143	2,903	124,402	39,951
5	164,912	101,682	60,320	34,053	2,910	124,388	40,524
6	166,077	102,853	60,290	34,184	2,935	125,327	40,751
7	166,367	102,935	60,522	34,730	2,910	125,194	41,172
8	167,193	103,610	60,656	35,025	2,926	125,689	41,504
9	167,558	104,122	60,471	35,330	2,964	125,810	41,748
10	169,417	105,236	61,220	36,448	2,960	127,930	41,487
11	169,957	106,000	61,043	36,646	2,914	128,371	41,586
12	168,745	104,296	61,545	37,676	2,905	127,308	41,438
2023.1	168,928	104,739	61,331	38,019	2,858	127,565	41,362
2	168,368	104,666	60,821	37,787	2,881	126,747	41,621
3	169,642	106,144	60,695	38,103	2,803	128,115	41,527
4	169,431	106,265	60,308	37,832	2,858	127,841	41,591
5	170,549	105,941	61,801	39,413	2,807	128,901	41,648
6	172,183	106,410	62,950	40,660	2,823	130,161	42,022
7	173,206	106,747	63,597	41,383	2,863	131,447	41,759
8	175,173	108,104	64,219	42,044	2,851	133,525	41,648
9	176,707	109,127	64,667	42,714	2,913	134,960	41,747
10	177,613	108,685	66,002	44,057	2,927	135,624	41,989
11	178,281	108,638	66,712	44,847	2,930	136,169	42,112
12	177,486	107,624	66,916	45,249	2,946	135,442	42,044
2024.1	176,882	107,159	66,855	45,390	2,869	134,792	42,090
2	177,588	108,094	66,578	45,441	2,916	135,303	42,285
3	176,536	109,559	64,066	43,178	2,911	134,063	42,473
4	178,366	110,581	64,958	44,165	2,827	135,538	42,828
5	179,818	111,132	65,770	44,952	2,915	136,507	43,311
6	179,091	110,544	65,610	44,874	2,937	135,291	43,800
7	180,657	111,247	66,512	45,822	2,898	136,406	44,250
8	182,307	112,095	67,270	46,547	2,942	138,031	44,276
9	183,059	111,572	68,502	47,911	2,985	138,725	44,334
10	184,962	113,746	68,268	47,690	2,948	139,925	45,037
11	184,973	113,511	68,514	47,902	2,949	139,660	45,313
12	182,955	112,474	67,569	47,104	2,912	136,852	46,103
2025.1p	183,798	112,837	67,998	47,683	2,963	137,195	46,603

주 : 1) 차관자금, 국민투자기금, 국민주택기금 대출금 포함

자료 : 한국은행

11. 예금은행 여신(말잔) - 기업자금

	총대출금	기업자금 대출금					중소기업 대출비중 ¹⁾
		소 계	대기업	중소기업			
					운전자금	시설자금	
2012	102,225	66,452	13,908	52,544	34,915	17,630	51.4
2013	112,292	74,007	15,956	58,051	37,681	20,371	51.7
2014	119,065	76,248	15,638	60,611	38,680	21,931	50.9
2015	128,151	80,228	14,777	65,451	40,771	24,680	51.1
2016	133,389	80,321	13,674	66,647	41,081	25,566	50.0
2017	143,430	84,279	14,242	70,037	41,795	28,242	48.8
2018	145,425	85,516	13,525	71,991	42,713	29,278	49.5
2019	149,155	88,224	13,263	74,962	44,601	30,360	50.3
2020	157,847	93,902	10,344	83,558	51,779	31,779	52.9
2021	162,042	97,499	10,194	87,305	53,012	34,293	53.9
2022	168,745	104,296	11,011	93,285	56,127	37,158	55.3
2023	177,486	107,624	14,508	93,116	55,301	37,815	52.5
2024	182,955	112,474	14,939	97,536	57,470	40,066	53.3
2022.2	161,615	97,909	9,359	88,551	53,626	34,925	54.8
3	163,855	100,276	10,416	89,861	54,649	35,212	54.8
4	164,353	100,987	10,527	90,460	54,767	35,693	55.0
5	164,912	101,682	10,636	91,047	54,849	36,197	55.2
6	166,077	102,853	11,449	91,404	54,978	36,426	55.0
7	166,367	102,935	10,477	92,458	55,661	36,797	55.6
8	167,193	103,610	10,899	92,712	55,575	37,137	55.5
9	167,558	104,122	10,724	93,398	55,983	37,415	55.7
10	169,417	105,236	11,597	93,639	56,426	37,213	55.3
11	169,957	106,000	12,140	93,860	56,590	37,271	55.2
12	168,745	104,296	11,011	93,285	56,127	37,158	55.3
2023.1	168,928	104,739	11,704	93,035	55,921	37,114	55.1
2	168,368	104,666	11,494	93,172	55,805	37,367	55.3
3	169,642	106,144	13,243	92,901	55,578	37,323	54.8
4	169,431	106,265	13,151	93,114	55,711	37,403	55.0
5	170,549	105,941	13,575	92,366	55,039	37,327	54.2
6	172,183	106,410	14,140	92,270	54,481	37,789	53.6
7	173,206	106,747	14,226	92,521	54,998	37,524	53.4
8	175,173	108,104	15,392	92,712	55,296	37,416	52.9
9	176,707	109,127	15,871	93,256	55,704	37,552	52.8
10	177,613	108,685	15,403	93,282	55,534	37,748	52.5
11	178,281	108,638	15,183	93,455	55,604	37,851	52.4
12	177,486	107,624	14,508	93,116	55,301	37,815	52.5
2024.1	176,882	107,159	14,623	92,535	54,823	37,713	52.3
2	177,588	108,094	14,583	93,511	55,695	37,816	52.7
3	176,536	109,559	15,439	94,119	55,999	38,120	53.3
4	178,366	110,581	15,798	94,782	56,576	38,207	53.1
5	179,818	111,132	15,536	95,597	57,057	38,540	53.2
6	179,091	110,544	13,972	96,572	57,755	38,818	53.9
7	180,657	111,247	14,244	97,003	57,802	39,201	53.7
8	182,307	112,095	14,760	97,335	58,092	39,243	53.4
9	183,059	111,572	14,175	97,397	58,024	39,373	53.2
10	184,962	113,746	15,620	98,126	58,293	39,833	53.1
11	184,973	113,511	15,082	98,429	58,223	40,206	53.2
12	182,955	112,474	14,939	97,536	57,470	40,066	53.3
2025.1p	183,798	112,837	14,976	97,861	57,573	40,288	53.2

주 : 1) 차관자금, 국민투자자금, 국민주력자금 대출금 포함

자료 : 한국은행

12. 예금은행 여신(말잔) - 산업별

(억원)

연월말	농림어업	광업	제조업	전기,가스 및 수도업	건설업	도매 및 소매업	운수업	숙박 및 음식업	금융 및 보험업	부동산 및 임대업	산업별 대출금 합계	가계대출	대출금 총계 ¹⁾
2012	2,466	100	32,818	72	2,673	8,054	4,468	2,540	1,827	3,333	69,044	33,181	102,225
2013	2,497	102	37,806	111	2,950	8,914	4,701	2,926	1,927	3,630	77,572	34,720	112,292
2014	2,570	136	38,340	98	2,810	8,855	4,546	3,178	2,079	4,201	79,901	39,164	119,065
2015	2,657	98	41,158	77	2,875	9,288	4,264	3,835	1,344	4,589	82,651	45,500	128,151
2016	2,724	80	39,510	94	2,599	9,647	4,436	4,064	1,180	5,517	82,899	50,489	133,389
2017	2,846	81	40,244	167	3,379	9,966	4,636	4,257	1,341	6,529	87,084	56,346	143,430
2018	3,172	77	40,128	221	2,604	10,520	4,282	4,631	1,783	6,956	88,020	57,405	145,424
2019	3,535	233	39,926	2,520	2,841	10,997	4,238	5,704	1,944	7,125	91,861	57,294	149,155
2020	3,896	94	39,514	2,356	2,981	13,063	4,693	7,989	1,982	6,943	98,528	60,019	157,847
2021	4,176	97	39,065	2,389	2,984	14,731	4,619	8,321	2,212	7,581	101,360	60,682	162,041
2022	4,732	94	43,015	400	3,799	15,312	4,581	8,613	2,905	7,922	107,201	61,545	168,745
2023	5,182	97	45,650	400	5,620	14,907	4,076	8,428	2,243	8,158	110,454	66,936	177,390
2024	5,503	90	50,077	418	4,118	15,171	3,924	8,826	2,984	8,953	117,151	67,715	184,866
2019. 3	3,211	86	39,163	245	2,610	10,518	4,183	4,716	1,581	6,893	86,512	57,411	143,924
6	3,346	81	39,292	358	3,170	10,534	4,052	5,044	1,580	6,880	87,138	56,560	143,698
9	3,487	237	39,240	375	3,259	10,721	4,259	5,345	1,361	7,043	88,354	56,652	145,006
12	3,535	233	39,926	2,520	2,841	10,997	4,238	5,704	1,944	7,125	91,861	57,294	149,155
2020. 3	3,639	220	38,774	544	2,653	11,186	4,263	6,270	1,988	7,024	89,644	58,815	148,459
6	3,760	200	38,515	405	2,956	12,502	4,608	7,546	1,658	7,635	93,719	58,281	152,000
9	3,850	199	38,664	392	2,809	12,675	4,638	7,634	1,765	7,272	94,072	58,732	152,803
12	3,896	94	39,514	2,356	2,981	13,063	4,693	7,989	1,982	6,943	98,528	60,019	158,547
2021. 3	3,951	97	39,713	308	2,813	13,728	4,792	8,303	1,940	7,181	98,160	61,135	159,295
6	4,060	96	39,571	305	2,965	14,157	4,671	8,329	1,704	7,038	98,191	60,809	159,000
9	4,135	96	39,271	387	3,216	14,519	4,651	8,333	1,798	7,416	99,112	61,821	160,933
12	4,176	97	39,065	2,389	2,984	14,731	4,619	8,321	2,212	7,581	101,360	60,682	162,042
2022. 3	4,209	95	41,101	378	3,143	15,159	4,635	8,466	2,595	7,690	103,111	60,744	163,855
6	4,326	88	42,662	360	3,334	15,552	4,753	8,573	2,433	7,843	105,787	60,290	166,077
9	4,640	87	43,223	400	3,400	15,286	4,690	8,687	2,488	8,053	107,086	60,471	167,558
12	4,732	94	43,015	400	3,799	15,312	4,581	8,613	2,905	7,922	107,201	61,545	168,745
2023. 3	4,770	100	45,307	373	3,743	15,676	4,402	8,576	2,573	7,835	108,947	60,695	169,642
6	4,975	96	45,445	371	4,272	15,578	4,201	8,620	2,153	7,828	109,233	62,948	172,181
9	5,119	99	47,360	380	5,137	15,231	4,181	8,640	2,087	8,117	111,970	64,627	176,597
12	5,182	97	45,650	400	5,620	14,907	4,076	8,428	2,243	8,158	110,454	66,936	177,390
2024. 3	5,175	94	47,146	405	5,748	15,500	4,033	8,553	2,717	8,707	114,128	64,143	178,271
6	5,379	91	48,630	431	4,635	15,182	3,941	8,640	2,379	8,759	115,173	65,725	180,898
9	5,527	91	49,355	436	4,189	15,214	3,933	8,838	2,379	8,752	116,300	68,627	184,927
12	5,503	90	50,077	418	4,118	15,171	3,924	8,826	2,984	8,953	117,151	67,715	184,866

주 : 1) 지역여수신 통계와 산업별 대출금 통계간의 기초자료 차이로 합계가 일치하지 않을 수 있음

자료 : 한국은행

13. 비은행기관 수신(말잔)

(억원)

연월말	총수신 ¹⁾	은행신탁	상호저축은행	상호금융	신용협동조합	새마을금고
2012	107,771	8,672	2,908	68,306	7,080	20,804
2013	113,805	10,661	2,166	72,074	7,256	21,648
2014	123,158	13,024	1,941	76,831	7,719	23,644
2015	132,028	14,449	2,141	82,117	8,156	25,165
2016	148,153	19,978	2,416	89,733	8,692	27,333
2017	160,133	20,419	2,991	98,572	9,008	29,143
2018	171,331	24,038	3,430	103,956	9,548	30,358
2019	183,067	25,110	3,704	110,298	10,471	33,484
2020	192,589	28,152	3,524	115,522	10,668	34,722
2021	209,156	28,408	4,221	125,590	11,372	39,565
2022	229,248	30,774	4,391	135,756	12,392	45,935
2023	239,553	33,987	4,234	139,845	13,859	47,628
2024	254,956	40,196	4,308	146,378	14,865	49,210
2022.2	212,286	29,000	4,233	127,100	11,509	40,445
3	216,521	30,519	4,133	129,184	11,573	41,111
4	217,430	29,678	4,167	130,255	11,687	41,643
5	219,495	30,507	4,315	130,683	11,825	42,165
6	218,896	29,463	4,505	130,332	11,884	42,712
7	219,066	29,863	4,424	130,048	11,863	42,869
8	220,356	29,668	4,466	131,497	11,834	42,891
9	223,452	29,729	4,571	134,289	11,932	42,930
10	222,227	31,190	4,609	130,993	12,031	43,405
11	224,529	30,569	4,540	132,758	12,231	44,431
12	229,248	30,774	4,391	135,756	12,392	45,935
2023.1	233,070	32,060	4,825	136,242	12,617	47,326
2	238,545	35,620	4,701	137,159	12,955	48,109
3	237,737	33,654	4,463	138,760	13,131	47,728
4	238,845	34,605	4,285	139,443	13,171	47,341
5	236,736	34,280	4,359	138,898	11,524	47,676
6	238,820	35,543	4,165	137,801	13,445	47,865
7	237,440	35,317	4,450	138,581	13,457	45,635
8	238,019	35,854	4,386	138,171	13,589	46,017
9	234,895	32,599	4,379	137,905	13,577	46,435
10	237,251	32,951	5,096	138,946	13,593	46,664
11	236,721	33,644	4,381	137,979	13,489	47,229
12	239,553	33,987	4,234	139,845	13,859	47,628
2024.1	241,728	35,267	4,196	140,259	13,976	48,030
2	241,415	35,157	4,168	139,966	14,004	48,120
3	247,590	38,821	4,209	142,098	14,014	48,447
4	244,736	36,119	4,346	141,796	14,027	48,448
5	245,266	36,303	4,268	141,973	14,011	48,710
6	250,159	39,950	4,199	142,890	14,272	48,848
7	247,422	36,756	4,325	142,875	14,246	49,220
8	248,375	36,938	4,361	143,353	14,340	49,382
9	248,140	36,321	4,317	143,629	14,409	49,464
10	248,352	35,791	4,439	144,169	14,435	49,519
11	249,425	35,859	4,365	144,925	14,907	49,370
12	254,956	40,196	4,308	146,378	14,865	49,210
2025.1p	249,989	36,673	4,214	144,918	14,766	49,418

주 : 1) 경북동해안지역내 수익증권 판매고 등은 자료입수 곤란으로 통계에서 제외

자료 : 한국은행, 각 금융기관

14. 비은행기관 여신(말잔)

(억원)

연월말	총여신	은행신탁	상호저축은행	상호금융	신용협동조합	새마을금고
2012	54,865	203	1,322	37,721	3,109	12,510
2013	60,375	176	848	42,028	3,796	13,527
2014	68,973	156	600	48,485	4,669	15,063
2015	80,214	131	499	56,480	5,864	17,240
2016	94,794	134	675	67,252	6,304	20,429
2017	106,089	128	922	76,125	6,720	22,195
2018	118,109	143	1,161	86,891	6,751	23,163
2019	114,698	127	1,481	82,440	6,947	23,703
2020	121,018	134	1,387	88,023	6,982	24,492
2021	137,445	137	1,924	97,394	8,004	29,986
2022	151,208	175	2,709	105,458	8,899	33,967
2023	151,571	152	2,978	105,793	9,530	33,119
2024	155,168	143	3,182	108,668	9,979	33,196
2022.2	139,308	142	2,061	98,567	8,098	30,440
3	141,002	143	2,125	99,719	8,245	30,771
4	142,294	148	2,092	100,584	8,346	31,125
5	143,564	152	2,175	101,148	8,418	31,670
6	145,526	155	2,226	102,415	8,520	32,211
7	146,728	155	2,401	102,891	8,611	32,670
8	148,010	157	2,471	103,487	8,658	33,237
9	149,293	157	2,525	104,391	8,695	33,526
10	150,809	159	2,691	105,421	8,776	33,762
11	150,671	166	2,423	105,353	8,753	33,975
12	151,208	175	2,709	105,458	8,899	33,967
2023.1	150,986	165	2,842	105,224	8,834	33,922
2	150,294	158	2,817	104,700	8,811	33,810
3	149,690	153	2,735	104,412	8,899	33,491
4	149,294	152	2,784	103,928	8,970	33,460
5	148,978	154	2,797	104,400	8,140	33,487
6	148,989	153	2,784	103,489	9,110	33,453
7	149,693	155	2,944	104,027	9,161	33,406
8	150,769	153	3,005	104,243	10,034	33,333
9	149,853	155	2,951	104,343	9,337	33,066
10	150,460	153	3,134	104,721	9,303	33,150
11	151,460	152	3,032	105,693	9,380	33,203
12	151,571	152	2,978	105,793	9,530	33,119
2024.1	152,298	149	3,052	106,619	9,523	32,954
2	151,425	146	3,040	105,997	9,450	32,793
3	151,758	147	3,101	106,403	9,488	32,619
4	152,609	154	3,228	107,165	9,366	32,695
5	152,565	150	3,161	107,027	9,373	32,854
6	152,452	146	3,080	107,232	9,246	32,749
7	153,846	145	3,176	108,374	9,518	32,634
8	153,984	142	3,150	108,586	9,554	32,552
9	154,054	142	3,168	108,320	9,856	32,568
10	153,863	143	3,194	108,035	9,898	32,594
11	154,113	143	3,185	107,978	9,943	32,864
12	155,168	143	3,182	108,668	9,979	33,196
2025.1p	154,733	136	3,033	108,733	10,035	32,795

자료 : 한국은행, 각 금융기관

15. 지역별 수신(말잔) (I)

(억원)

연월말	총수신	경북동해안		포항			경주		
		예금은행	비은행기관	총합계	예금은행	비은행기관	총합계	예금은행	비은행기관
2012	194,959	83,001	111,958	115,199	52,626	62,574	55,301	24,188	31,113
2013	205,305	87,322	117,983	121,665	56,072	65,593	57,493	24,810	32,682
2014	215,908	88,934	126,974	127,453	56,331	71,122	60,519	25,491	35,028
2015	234,038	98,314	135,724	137,127	61,532	75,595	65,048	27,491	37,557
2016	255,912	103,473	152,439	144,448	60,802	83,646	75,864	32,431	43,433
2017	267,391	107,258	160,133	152,433	64,830	87,603	76,947	32,100	44,847
2018	280,657	109,326	171,331	159,352	66,442	92,910	78,924	31,655	47,269
2019	298,900	115,833	183,067	169,277	69,970	99,307	83,053	32,733	50,321
2020	317,229	124,640	192,589	177,247	75,029	102,219	92,566	38,200	54,366
2021	335,896	126,740	209,156	190,811	77,514	113,297	94,031	39,184	54,846
2022	379,743	150,495	229,248	212,375	87,560	124,815	108,165	49,164	59,001
2023	397,510	157,957	239,553	228,716	97,909	130,807	109,454	45,967	63,487
2024	413,539	158,583	254,956	235,270	99,063	136,208	116,281	45,575	70,706
2022.2	338,082	125,796	212,286	192,041	76,502	115,540	94,226	38,782	55,444
3	345,280	128,759	216,521	195,878	78,530	117,348	96,308	38,964	57,344
4	349,102	131,672	217,430	197,672	79,457	118,215	96,109	39,261	56,848
5	356,294	136,799	219,495	200,082	81,163	118,919	100,233	42,396	57,837
6	358,714	139,819	218,896	202,476	82,765	119,711	99,839	43,178	56,661
7	361,699	142,633	219,066	202,902	83,165	119,737	102,307	45,495	56,813
8	362,487	142,131	220,356	203,933	83,710	120,223	100,541	43,945	56,596
9	368,317	144,865	223,452	209,834	86,160	123,674	100,739	44,177	56,561
10	370,995	148,767	222,227	207,145	86,482	120,663	105,548	48,021	57,528
11	379,870	155,341	224,529	210,238	87,422	122,816	110,983	53,399	57,584
12	379,743	150,495	229,248	212,375	87,560	124,815	108,165	49,164	59,001
2023.1	379,102	146,032	233,070	212,860	85,508	127,352	106,940	46,862	60,078
2	390,387	151,843	238,545	216,991	87,360	129,631	112,873	50,020	62,854
3	384,771	147,035	237,737	218,298	88,412	129,886	105,416	43,815	61,601
4	387,344	148,499	238,845	218,363	87,985	130,378	107,972	45,644	62,328
5	391,754	155,018	236,736	220,069	91,725	128,344	110,458	48,196	62,262
6	393,190	154,370	238,820	222,975	93,338	129,637	109,890	45,894	63,996
7	392,476	155,036	237,440	221,620	92,802	128,818	110,453	46,794	63,659
8	394,183	156,164	238,019	222,532	92,925	129,607	111,864	47,555	64,309
9	391,335	156,440	234,895	222,738	93,205	129,533	109,151	47,993	61,157
10	394,144	156,894	237,251	224,195	94,173	130,022	110,009	47,706	62,303
11	399,463	162,742	236,721	225,451	96,122	129,329	113,951	51,234	62,716
12	397,510	157,957	239,553	228,716	97,909	130,807	109,454	45,967	63,487
2024.1	400,333	158,605	241,728	229,940	97,378	132,562	111,010	47,016	63,994
2	401,920	160,505	241,415	230,309	98,635	131,674	111,820	47,421	64,399
3	413,958	166,368	247,590	234,059	101,222	132,838	118,747	49,896	68,851
4	405,188	160,452	244,736	232,680	100,346	132,334	111,743	45,068	66,675
5	406,525	161,260	245,266	233,240	99,918	133,322	112,438	46,100	66,338
6	416,326	166,167	250,159	236,244	101,853	134,391	119,283	49,709	69,573
7	408,996	161,574	247,422	234,969	100,645	134,325	113,203	46,323	66,880
8	411,650	163,275	248,375	233,748	99,088	134,660	116,585	49,448	67,136
9	415,996	167,856	248,140	232,592	98,475	134,117	121,661	54,578	67,083
10	417,687	169,335	248,352	234,807	99,961	134,846	120,781	54,439	66,342
11	417,305	167,880	249,425	234,376	98,955	135,421	120,121	53,839	66,282
12	413,539	158,583	254,956	235,270	99,063	136,208	116,281	45,575	70,706
2025.1p	405,594	155,605	249,989	231,310	95,040	136,269	113,299	46,948	66,351

자료 : 한국은행, 각 금융기관

15. 지역별 수신(말잔) (Ⅱ)

(억원)

연월말	영덕			울진			울릉		
	총합계	예금은행	비은행기관	총합계	예금은행	비은행기관	총합계	예금은행	비은행기관
2012	11,078	1,521	9,558	10,633	3,739	6,894	2,747	927	1,820
2013	11,375	1,596	9,780	12,004	4,075	7,930	2,768	769	1,999
2014	12,154	2,075	10,079	12,881	4,142	8,738	2,902	895	2,007
2015	12,843	2,256	10,586	16,133	6,186	9,947	2,887	849	2,038
2016	14,151	2,337	11,814	18,504	7,108	11,396	2,944	795	2,150
2017	16,004	2,599	13,405	18,833	6,887	11,946	3,174	842	2,332
2018	18,688	3,643	15,045	20,344	6,610	13,734	3,349	975	2,374
2019	21,492	4,456	17,036	21,410	7,531	13,880	3,668	1,144	2,524
2020	22,566	3,665	18,902	20,955	6,543	14,412	3,895	1,205	2,690
2021	25,032	2,868	22,164	21,526	5,796	15,730	4,496	1,377	3,119
2022	29,017	3,841	25,177	25,086	7,736	17,350	5,100	2,193	2,907
2023	28,534	3,992	24,543	25,185	7,695	17,490	5,621	2,395	3,226
2024	28,566	4,044	24,522	27,659	7,671	19,988	5,762	2,229	3,533
2022.2	25,328	2,980	22,348	21,936	6,053	15,883	4,550	1,480	3,071
3	25,957	3,296	22,661	22,429	6,320	16,109	4,707	1,649	3,058
4	26,749	3,685	23,064	23,632	7,219	16,413	4,940	2,050	2,890
5	27,172	3,742	23,430	23,823	7,366	16,457	4,984	2,132	2,852
6	27,042	3,746	23,296	24,259	7,923	16,336	5,098	2,207	2,891
7	27,129	3,750	23,379	24,213	7,955	16,258	5,148	2,268	2,880
8	27,449	3,917	23,532	25,305	8,231	17,074	5,259	2,328	2,931
9	27,495	4,043	23,452	24,986	8,148	16,838	5,263	2,336	2,927
10	28,362	4,007	24,355	24,780	7,976	16,805	5,159	2,282	2,877
11	28,397	4,139	24,258	25,074	8,072	17,003	5,178	2,309	2,868
12	29,017	3,841	25,177	25,086	7,736	17,350	5,100	2,193	2,907
2023.1	28,609	3,734	24,876	25,471	7,650	17,821	5,222	2,279	2,943
2	28,740	3,944	24,796	26,550	8,210	18,340	5,232	2,309	2,923
3	28,773	4,119	24,654	26,943	8,298	18,645	5,342	2,391	2,951
4	28,606	4,066	24,540	27,012	8,388	18,623	5,392	2,416	2,976
5	28,466	4,101	24,366	27,260	8,563	18,697	5,500	2,433	3,066
6	28,585	4,189	24,396	26,125	8,440	17,685	5,615	2,508	3,106
7	28,498	4,298	24,200	26,185	8,553	17,632	5,720	2,588	3,132
8	28,557	4,399	24,158	25,487	8,677	16,810	5,743	2,609	3,134
9	28,500	4,242	24,258	25,254	8,466	16,788	5,692	2,533	3,159
10	28,667	4,168	24,499	25,528	8,347	17,182	5,745	2,500	3,245
11	28,717	4,359	24,359	25,609	8,502	17,108	5,734	2,525	3,209
12	28,534	3,992	24,543	25,185	7,695	17,490	5,621	2,395	3,226
2024.1	28,420	3,948	24,472	25,396	7,892	17,504	5,568	2,372	3,197
2	28,719	4,070	24,649	25,435	7,935	17,500	5,637	2,443	3,194
3	29,113	4,381	24,732	26,158	8,302	17,856	5,882	2,568	3,314
4	28,748	4,298	24,450	26,131	8,223	17,908	5,886	2,518	3,369
5	28,665	4,419	24,246	26,190	8,210	17,980	5,992	2,612	3,380
6	28,503	4,106	24,397	26,295	7,930	18,366	6,001	2,569	3,432
7	28,270	4,062	24,208	26,555	7,962	18,593	5,999	2,583	3,416
8	28,164	4,114	24,051	27,123	8,042	19,081	6,030	2,584	3,446
9	28,156	4,205	23,951	27,670	8,078	19,592	5,917	2,520	3,397
10	28,463	4,423	24,040	27,702	7,996	19,706	5,933	2,516	3,418
11	28,731	4,476	24,255	28,207	8,188	20,018	5,870	2,422	3,448
12	28,566	4,044	24,522	27,659	7,671	19,988	5,762	2,229	3,533
2025.1p	28,267	3,951	24,316	27,178	7,508	19,669	5,541	2,158	3,384

자료 : 한국은행, 각 금융기관

16. 지역별 여신(말잔) (I)

(억원)

연월말	총여신	경북동해안		총합계	포항		총합계	경주	
		예금은행	비은행기관		예금은행	비은행기관		예금은행	비은행기관
2012	157,089	102,225	54,865	98,704	68,989	29,714	46,715	30,455	16,260
2013	172,666	112,292	60,375	107,848	75,057	32,791	51,570	34,123	17,447
2014	188,038	119,065	68,973	115,873	78,442	37,431	57,356	37,343	20,013
2015	208,365	128,151	80,214	127,006	83,483	43,523	64,248	41,116	23,132
2016	228,183	133,389	94,794	138,725	86,812	51,913	69,231	42,725	26,506
2017	249,520	143,430	106,089	149,683	91,766	57,918	76,083	47,274	28,809
2018	263,533	145,425	118,109	158,379	92,577	65,802	77,866	47,831	30,035
2019	263,853	149,155	114,698	153,127	92,279	60,847	81,885	51,399	30,486
2020	278,865	157,847	121,018	161,844	98,668	63,176	84,387	52,959	31,428
2021	299,487	162,042	137,445	174,352	100,939	73,413	88,732	54,499	34,233
2022	319,953	168,745	151,208	187,043	106,198	80,846	92,294	55,482	36,812
2023	329,058	177,486	151,571	195,637	114,361	81,276	94,442	56,076	38,367
2024	338,123	182,955	155,168	198,070	115,488	82,582	99,401	59,738	39,663
2022.2	300,923	161,615	139,308	175,921	101,552	74,369	88,056	53,543	34,513
3	304,857	163,855	141,002	177,498	102,475	75,023	88,932	54,200	34,732
4	306,647	164,353	142,294	178,518	102,863	75,655	89,343	54,315	35,027
5	308,476	164,912	143,564	180,011	103,445	76,565	89,594	54,288	35,306
6	311,603	166,077	145,526	182,262	104,130	78,132	90,334	54,839	35,495
7	313,094	166,367	146,728	183,723	104,785	78,938	90,247	54,499	35,749
8	315,203	167,193	148,010	184,853	105,174	79,679	90,953	54,939	36,013
9	316,851	167,558	149,293	185,587	105,447	80,140	91,313	55,069	36,243
10	320,225	169,417	150,809	187,619	106,763	80,856	92,362	55,694	36,669
11	320,628	169,957	150,671	188,027	107,381	80,647	92,295	55,572	36,724
12	319,953	168,745	151,208	187,043	106,198	80,846	92,294	55,482	36,812
2023.1	319,914	168,928	150,986	187,414	106,845	80,569	91,954	55,110	36,845
2	318,661	168,368	150,294	186,662	106,321	80,341	91,651	55,108	36,543
3	319,333	169,642	149,690	187,432	107,581	79,852	91,640	55,239	36,401
4	318,725	169,431	149,294	187,167	107,480	79,686	91,413	55,145	36,268
5	319,528	170,549	148,978	188,155	109,313	78,842	90,902	54,484	36,418
6	321,172	172,183	148,989	190,428	110,637	79,791	91,444	54,833	36,610
7	322,900	173,206	149,693	191,511	111,211	80,300	92,092	55,252	36,840
8	325,942	175,173	150,769	191,412	112,264	79,148	95,090	56,114	38,976
9	326,560	176,707	149,853	194,092	113,689	80,403	93,429	56,217	37,213
10	328,074	177,613	150,460	194,594	113,879	80,715	94,553	56,920	37,632
11	329,741	178,281	151,460	196,790	115,435	81,355	94,055	55,912	38,143
12	329,058	177,486	151,571	195,637	114,361	81,276	94,442	56,076	38,367
2024.1	329,180	176,882	152,298	195,898	114,104	81,793	94,163	55,824	38,339
2	329,013	177,588	151,425	195,631	114,557	81,074	93,706	55,256	38,450
3	328,294	176,536	151,758	194,049	112,978	81,071	94,371	55,928	38,443
4	330,975	178,366	152,609	195,758	114,230	81,528	95,085	56,345	38,740
5	332,383	179,818	152,565	196,494	115,065	81,428	95,633	56,868	38,765
6	331,543	179,091	152,452	195,138	113,935	81,203	96,122	57,307	38,815
7	334,503	180,657	153,846	196,711	114,888	81,822	96,869	57,695	39,174
8	336,291	182,307	153,984	197,401	115,645	81,756	97,777	58,614	39,163
9	337,113	183,059	154,054	197,233	115,597	81,636	98,739	59,477	39,262
10	338,825	184,962	153,863	197,910	116,447	81,464	99,877	60,461	39,416
11	339,086	184,973	154,113	198,414	116,733	81,681	99,745	60,143	39,603
12	338,123	182,955	155,168	198,070	115,488	82,582	99,401	59,738	39,663
2025.1p	338,531	183,798	154,733	197,764	115,795	81,969	100,264	60,363	39,901

자료 : 한국은행, 각 금융기관

16. 지역별 여신(말잔) (Ⅱ)

(억원)

연월말	영덕			울진			울릉		
	총합계	예금은행	비은행기관	총합계	예금은행	비은행기관	총합계	예금은행	비은행기관
	2012	5,651	1,008	4,642	4,610	1,435	3,174	1,410	337
2013	6,161	1,037	5,124	5,547	1,707	3,840	1,541	368	1,172
2014	6,984	1,184	5,800	6,295	1,719	4,576	1,530	377	1,153
2015	8,033	1,258	6,775	7,509	1,816	5,693	1,568	478	1,090
2016	9,856	1,372	8,483	8,490	1,915	6,575	1,881	565	1,317
2017	12,452	1,605	10,848	9,188	2,125	7,064	2,113	662	1,451
2018	13,993	1,832	12,160	11,065	2,447	8,618	2,231	738	1,493
2019	14,866	2,008	12,858	11,681	2,661	9,021	2,295	808	1,486
2020	17,203	1,989	15,214	12,814	3,273	9,542	2,617	958	1,659
2021	19,492	2,040	17,452	14,106	3,596	10,510	2,805	968	1,837
2022	22,037	2,113	19,924	15,592	4,031	11,561	2,987	922	2,065
2023	21,032	2,562	18,470	14,717	3,590	11,128	3,228	897	2,331
2024	21,624	3,370	18,254	15,722	3,388	12,333	3,306	971	2,335
2022.2	19,850	1,995	17,856	14,267	3,559	10,709	2,828	966	1,862
3	20,552	2,093	18,460	15,046	4,125	10,921	2,830	963	1,867
4	20,848	2,078	18,770	15,097	4,127	10,970	2,841	970	1,872
5	20,931	2,067	18,864	15,113	4,157	10,955	2,828	955	1,873
6	21,078	2,054	19,024	15,078	4,120	10,958	2,852	935	1,917
7	21,229	2,051	19,178	15,067	4,096	10,972	2,828	936	1,892
8	21,341	2,087	19,254	15,212	4,062	11,150	2,845	931	1,914
9	21,703	2,092	19,611	15,385	4,019	11,367	2,863	931	1,932
10	21,917	2,046	19,872	15,374	3,983	11,391	2,952	931	2,021
11	21,925	2,041	19,884	15,415	4,042	11,373	2,966	922	2,044
12	22,037	2,113	19,924	15,592	4,031	11,561	2,987	922	2,065
2023.1	21,921	2,102	19,820	15,620	3,957	11,663	3,005	914	2,090
2	21,743	2,103	19,639	15,589	3,926	11,663	3,018	910	2,107
3	22,073	2,517	19,556	15,156	3,406	11,751	3,030	899	2,131
4	22,052	2,519	19,532	15,062	3,389	11,673	3,031	897	2,134
5	21,978	2,526	19,453	15,436	3,327	12,108	3,056	900	2,157
6	21,844	2,524	19,321	14,330	3,292	11,038	3,127	898	2,229
7	21,716	2,519	19,197	14,452	3,332	11,121	3,128	892	2,236
8	21,671	2,521	19,150	14,576	3,367	11,209	3,193	906	2,286
9	21,212	2,522	18,691	14,636	3,369	11,267	3,191	912	2,280
10	21,083	2,536	18,548	14,631	3,379	11,252	3,213	900	2,313
11	20,994	2,552	18,442	14,686	3,483	11,203	3,217	899	2,318
12	21,032	2,562	18,470	14,717	3,590	11,128	3,228	897	2,331
2024.1	21,085	2,485	18,600	14,799	3,567	11,233	3,236	903	2,333
2	21,751	3,332	18,419	14,705	3,538	11,166	3,221	905	2,316
3	21,608	3,227	18,381	15,057	3,498	11,559	3,209	906	2,304
4	21,565	3,250	18,315	15,347	3,625	11,722	3,219	916	2,303
5	21,511	3,261	18,250	15,586	3,761	11,825	3,161	864	2,297
6	21,302	3,256	18,046	15,810	3,734	12,076	3,171	859	2,311
7	21,471	3,285	18,186	16,226	3,853	12,373	3,226	936	2,291
8	21,545	3,302	18,243	16,345	3,812	12,533	3,223	934	2,289
9	21,812	3,299	18,513	16,122	3,757	12,365	3,207	929	2,278
10	21,748	3,353	18,395	16,051	3,752	12,299	3,239	949	2,290
11	21,599	3,366	18,233	16,071	3,775	12,295	3,256	956	2,300
12	21,624	3,370	18,254	15,722	3,388	12,333	3,306	971	2,335
2025.1p	21,576	3,363	18,213	15,629	3,278	12,351	3,298	999	2,299

자료 : 한국은행, 각 금융기관

17. 신용보증 현황 및 예금은행 자금사정

(억원)

연월	신용보증 현황										예금은행 자금사정	
	소계	업종별				유형별				특별보증	요구불예금회전율(회)	예대율(%)
		제조업	도소매	건설업	기타	대출보증	회사채보증	제2금융보증	기타			
2012	9,244	3,948	2,534	598	2,164	7,421	0	1,397	426	0	5.9	80.1
2013	9,716	4,288	2,571	621	2,236	7,849	0	1,486	381	0	5.6	83.8
2014	10,085	4,513	2,605	625	2,342	8,328	0	1,396	361	0	5.1	87.2
2015	10,486	4,462	2,556	763	2,705	8,766	0	1,403	317	0	4.5	89.2
2016	11,052	4,657	2,560	830	3,005	9,369	0	1,408	275	0	7.2	89.4
2017	11,680	5,011	2,653	801	3,215	9,830	0	1,561	289	0	6.3	93.3
2018	11,979	4,782	2,864	811	3,522	9,987	0	1,687	305	0	6.8	93.9
2019	13,295	4,879	3,245	836	4,335	12,337	0	662	296	0	7.3	88.3
2020	18,652	5,800	4,709	1,143	7,000	17,898	0	466	288	0	5.6	87.9
2021	18,661	5,878	4,625	1,214	6,944	17,977	0	415	269	0	5.6	89.2
2022	19,460	6,043	4,832	1,285	7,300	18,791	0	381	288	0	5.5	84.3
2023	19,575	6,289	4,664	1,284	7,338	18,921	0	345	309	0	5.6	82.8
2024	19,787	6,273	4,586	1,366	7,562	19,092	0	352	343	0	6.4	81.8
2022.2	18,732	5,885	4,617	1,208	7,022	18,067	0	412	253	0	4.3	89.0
3	18,866	5,983	4,629	1,205	7,049	18,200	0	411	255	0	4.7	88.3
4	18,990	6,042	4,670	1,220	7,058	18,311	0	406	273	0	3.9	87.8
5	19,090	6,087	4,671	1,217	7,115	18,399	0	401	290	0	3.5	86.6
6	19,002	6,034	4,678	1,228	7,062	18,325	0	393	284	0	4.2	86.9
7	19,190	6,072	4,725	1,242	7,151	18,517	0	385	288	0	4.0	86.6
8	19,309	6,062	4,768	1,260	7,219	18,639	0	384	286	0	4.2	87.0
9	19,475	6,053	4,790	1,283	7,349	18,807	0	381	287	0	5.0	86.0
10	19,618	6,084	4,839	1,295	7,400	18,948	0	383	287	0	4.2	86.3
11	19,552	6,097	4,824	1,291	7,340	18,886	0	380	286	0	4.6	84.4
12	19,460	6,043	4,832	1,285	7,300	18,791	0	381	288	0	5.5	84.3
2023.1	19,444	6,020	4,818	1,283	7,323	18,783	0	373	288	0	5.5	84.4
2	19,487	6,069	4,837	1,288	7,293	18,817	0	374	296	0	4.6	81.6
3	19,433	6,102	4,760	1,288	7,283	18,769	0	367	297	0	5.6	83.0
4	19,556	6,159	4,750	1,297	7,350	18,909	0	371	276	0	4.3	82.3
5	19,626	6,230	4,737	1,287	7,372	18,948	0	373	305	0	4.5	81.6
6	19,524	6,137	4,742	1,271	7,374	18,841	0	378	305	0	4.6	81.7
7	19,549	6,173	4,738	1,281	7,357	18,865	0	375	309	0	5.3	82.3
8	19,666	6,302	4,728	1,286	7,350	18,988	0	368	310	0	4.3	82.7
9	19,787	6,421	4,710	1,302	7,354	19,119	0	359	309	0	4.3	83.4
10	19,713	6,410	4,680	1,290	7,333	19,057	0	358	298	0	5.0	83.2
11	19,733	6,401	4,679	1,301	7,352	19,070	0	350	313	0	4.6	82.5
12	19,575	6,289	4,664	1,284	7,338	18,921	0	345	309	0	5.6	82.8
2024.1	19,228	6,231	4,547	1,274	7,176	18,484	0	337	407	0	5.9	82.2
2	19,130	6,260	4,516	1,273	7,081	18,484	0	333	313	0	4.2	81.9
3	19,131	6,283	4,503	1,266	7,079	18,480	0	330	321	0	5.1	79.3
4	19,259	6,351	4,534	1,277	7,097	18,608	0	326	325	0	4.9	81.7
5	19,292	6,324	4,554	1,310	7,104	18,636	0	321	335	0	4.5	81.8
6	19,478	6,376	4,591	1,326	7,185	18,823	0	319	336	0	5.3	79.6
7	19,472	6,343	4,592	1,342	7,195	18,823	0	310	339	0	4.8	81.8
8	19,645	6,361	4,626	1,362	7,296	18,983	0	317	345	0	4.2	81.7
9	19,579	6,366	4,598	1,362	7,253	18,927	0	308	344	0	4.4	81.0
10	19,550	6,376	4,559	1,361	7,254	18,873	0	337	340	0	5.1	81.1
11	19,761	6,354	4,629	1,364	7,414	18,925	0	492	344	0	4.1	81.3
12	19,787	6,273	4,586	1,366	7,562	19,092	0	352	343	0	6.4	81.8
2025.1p	19,424	6,245	4,521	1,355	7,303	18,589	0	495	340	0	5.4	83.5

자료 : 신용보증기금, 기술보증기금, 경북신용보증재단