

1. 제주 지역 금융 통계

일 러 두 기

NOTES

1. 통계 전반에 걸쳐서 사용된 기호의 뜻은 다음과 같음
 - 【 0 】 단위미만(0포함)
 - 【 - 】 해당사항 없음
 - 【 … 】 미상
 - 【 r 】 정정
 - 【 p 】 잠정치
 - 【 I, II, III, IV 】 분기
2. 모든 통계는 합계와 세목이 각각 반올림되었으므로 세목의 합계가 “합계” 와 일치하지 않을 때도 있음
3. 전년 호에 수록된 계수와 다른 계수는 수정된 것으로 금년 호가 정확함
4. 금융기관의 포괄범위
 - (1) 중앙은행(한국은행)
 - (2) 예금은행
 - ① 시중은행 : 국민은행, 신한은행, 우리은행, KEB하나은행, 한국스탠다드차타드은행, 한국씨티은행
 - ② 지방은행 : 제주은행
 - ③ 특수은행 : 중소기업은행, 농업협동조합, 수산업협동조합중앙회의 신용사업부분, 한국산업은행
 - (3) 비은행 금융기관
 - ① 비은행예금취급기관 : 자산운용회사, 신탁회사, 상호저축은행, 상호금융, 새마을금고, 신용협동조합, 우체국예금
 - ② 기타금융기관 : 생명보험회사

1. 한국은행 계정

(제주본부)

(억원)

연(월)	화폐발행 및 환수 ¹⁾		예금 및 대출금 ²⁾		국고 수입 및 지출 ¹⁾	
	발행	환수	예금	대출금	수입	지출
2017	5,834	9,437	638	1,020	23,670	10,218
2018	7,223	12,594	593	1,006	25,946	10,940
2019	5,217	11,932	1,372	1,021	24,369	11,817
2020	5,953	6,028	372	2,893	21,404	11,421
2021	4,146	5,289	415	2,893	25,876	11,511
2022	3,328	7,005	932	2,919	32,278	12,872
2021 1	367	336	604	2,896	2,772	791
2021 2	1,272	433	945	2,907	947	753
2021 3	34	780	925	2,920	2,126	1,079
2021 4	155	448	663	2,895	2,724	896
2021 5	326	363	575	2,928	2,206	921
2021 6	127	536	421	2,907	2,289	1,345
2021 7	153	404	318	2,904	2,946	726
2021 8	253	314	444	2,900	1,333	723
2021 9	881	234	541	2,893	1,638	1,100
2021 10	100	443	362	2,894	2,519	697
2021 11	158	570	668	2,893	1,739	941
2021 12	320	427	415	2,893	2,638	1,540
2022 1	1,445	324	921	2,893	3,397	687
2022 2	33	721	878	2,893	1,479	940
2022 3	158	716	940	2,893	2,450	1,104
2022 4	190	462	871	2,896	2,836	776
2022 5	186	377	981	2,895	3,313	882
2022 6	131	659	990	2,895	3,561	1,567
2022 7	125	480	947	2,894	3,771	801
2022 8	322	417	872	2,895	1,735	909
2022 9	460	616	1,033	2,895	2,020	837
2022 10	30	680	977	2,894	3,085	933
2022 11	68	862	1,100	2,894	2,020	1,258
2022 12	179	690	932	2,919	2,610	2,179
2023 1	1,313	341	975	3,113	3,547	769
2023 2	27	938	915	3,087	570	1,200
2023 3	218	590	914	2,990	2,759	1,494
2023 4	162	354	816	2,896	2,924	941
2023 5	269	487	1,083	2,860	3,242	1,106
2023 6	62	657	1,018	2,507	2,775	1,662
2023 7	103	609	757	2,203	3,284	981
2023 8	106	648	1,042	1,981	2,787	1,084
2023 9	757	342	1,079	1,907	1,235	1,330
2023 10	52	694	757	1,487	3,708	993
2023 11	130	797	981	1,047	1,783	1,127
2023 12	324	353	738	1,067	2,669	1,776

주 : 1) 기간중

2) 해당기간 말잔

2. 예금은행

2.1 예금은행 예금(1)

(제주)

(기간말 잔액기준, 억원)

연(월)말	총 수 신	예 금			시 장 성 예 금				
		소 계	요구불 예 금	저축성 예 금	소 계	양도성예금 증서(CD)	금융채	매출어음	환매조건부 채권(RP)
2017	102,654	98,962	23,798	75,164	3,692	1,007	2,686	-	-
2018	98,000	93,057	17,334	75,723	4,943	437	4,506	-	-
2019	102,184	98,474	18,787	79,686	3,710	133	3,577	-	-
2020	106,730	103,089	25,503	77,586	3,642	72	3,570	-	-
2021	113,204	107,103	28,929	78,174	6,101	1,785	4,316	-	-
2022	133,113	127,065	28,528	98,537	6,048	1,006	5,041	-	-
2021 1	106,552	102,961	27,910	75,051	3,591	57	3,534	-	-
2021 2	107,488	103,822	31,159	72,663	3,667	57	3,610	-	-
2021 3	105,019	101,350	29,913	71,437	3,669	56	3,613	-	-
2021 4	107,491	102,333	30,555	71,778	5,158	57	5,101	-	-
2021 5	109,678	105,345	34,338	71,007	4,333	30	4,303	-	-
2021 6	108,735	104,304	32,397	71,908	4,430	130	4,301	-	-
2021 7	112,820	108,455	32,471	75,984	4,365	130	4,235	-	-
2021 8	111,153	106,751	35,277	71,475	4,402	129	4,273	-	-
2021 9	112,147	107,850	34,053	73,797	4,298	22	4,276	-	-
2021 10	115,706	111,395	35,443	75,952	4,312	22	4,290	-	-
2021 11	114,718	110,369	33,543	76,826	4,349	20	4,328	-	-
2021 12	113,204	107,103	28,929	78,174	6,101	1,785	4,316	-	-
2022 1	120,187	114,056	31,026	83,029	6,132	1,785	4,346	-	-
2022 2	119,260	113,106	30,274	82,832	6,153	1,775	4,377	-	-
2022 3	121,202	115,013	34,499	80,514	6,190	1,776	4,413	-	-
2022 4	129,330	123,051	38,822	84,229	6,279	1,774	4,505	-	-
2022 5	131,988	125,650	40,217	85,432	6,339	1,774	4,564	-	-
2022 6	129,922	123,491	40,229	83,262	6,431	1,774	4,656	-	-
2022 7	133,377	126,710	37,961	88,750	6,666	1,775	4,891	-	-
2022 8	132,945	126,210	35,305	90,905	6,735	1,775	4,960	-	-
2022 9	132,846	126,176	33,045	93,131	6,670	1,771	4,899	-	-
2022 10	145,456	138,538	31,133	107,405	6,919	1,966	4,952	-	-
2022 11	146,131	139,904	27,276	112,628	6,227	1,181	5,046	-	-
2022 12	133,113	127,065	28,528	98,537	6,048	1,006	5,041	-	-
2023 1	141,551	135,576	25,004	110,572	5,975	1,006	4,968	-	-
2023 2	147,680	141,736	26,590	115,147	5,944	1,007	4,935	2	-
2023 3	125,666	119,576	21,625	97,950	6,090	987	5,101	2	-
2023 4	136,504	130,723	23,466	107,257	5,782	693	5,085	3	-
2023 5	129,585	123,942	23,895	100,048	5,642	593	5,043	6	-
2023 6	125,838	118,789	23,157	95,632	7,048	1,673	5,371	4	-
2023 7	136,924	129,647	22,823	106,824	7,278	1,673	5,600	4	-
2023 8	135,967	128,595	22,439	106,156	7,372	1,673	5,692	7	-
2023 9	126,174	118,332	20,891	97,441	7,842	2,163	5,672	7	-
2023 10	133,914	125,484	21,647	103,837	8,430	2,699	5,724	6	-
2023 11	128,184	119,086	24,493	94,592	9,098	3,272	5,823	3	-

2. 예금은행

2.1 예금은행 예금(2)

(제주)

(기간말 잔액기준, 억원)

연(월)말	총예금	요 구 불 예 금						
		소 계	당좌예금	가계당좌예금	보통예금	별단예금	공금예금	기 타 ¹⁾
2017	98,962	23,798	96	64	12,046	2,394	9,191	7
2018	93,057	17,334	58	58	11,590	2,411	3,210	7
2019	98,474	18,787	54	67	12,613	2,566	3,481	6
2020	103,089	25,503	46	79	15,140	2,814	7,416	8
2021	107,103	28,929	31	83	17,488	3,703	7,614	10
2022	127,065	28,528	61	59	15,951	3,940	8,509	8
2021 1	102,961	27,910	64	82	15,152	2,772	9,803	37
2021 2	103,822	31,159	58	86	14,234	2,856	13,888	35
2021 3	101,350	29,913	30	82	15,044	2,727	11,979	51
2021 4	102,333	30,555	32	87	15,184	2,765	12,437	50
2021 5	105,345	34,338	36	76	15,599	2,954	15,617	55
2021 6	104,304	32,397	30	103	17,121	2,890	12,175	78
2021 7	108,455	32,471	47	103	16,392	3,030	12,833	66
2021 8	106,751	35,277	23	85	16,120	3,036	15,962	50
2021 9	107,850	34,053	28	79	16,570	3,081	14,220	73
2021 10	111,395	35,443	46	92	17,496	3,129	14,628	51
2021 11	110,369	33,543	28	77	16,873	3,035	13,494	35
2021 12	107,103	28,929	31	83	17,488	3,703	7,614	11
2022 1	114,056	31,026	37	86	16,516	3,563	10,772	52
2022 2	113,106	30,274	24	87	16,312	3,535	10,269	47
2022 3	115,013	34,499	20	85	17,345	3,645	13,345	59
2022 4	123,051	38,822	35	72	17,817	6,070	14,772	56
2022 5	125,650	40,217	18	73	17,581	6,451	16,049	45
2022 6	123,491	40,229	20	74	18,848	5,554	15,667	65
2022 7	126,710	37,961	38	76	17,818	5,405	14,566	57
2022 8	126,210	35,305	19	70	17,247	5,381	12,542	47
2022 9	126,176	33,045	19	66	17,084	5,312	10,516	48
2022 10	138,538	31,133	20	78	16,225	5,099	9,665	44
2022 11	139,904	27,276	20	62	16,454	4,571	6,138	30
2022 12	127,065	28,528	61	59	15,951	3,940	8,509	8
2023 1	135,576	25,004	23	61	15,557	3,056	6,262	45
2023 2	141,736	26,590	19	64	14,130	2,959	9,378	40
2023 3	119,576	21,625	14	60	14,874	2,837	3,780	60
2023 4	130,723	23,466	39	65	14,850	2,855	5,597	59
2023 5	123,942	23,895	25	65	15,009	2,714	6,031	51
2023 6	118,789	23,157	15	67	16,472	2,856	3,680	68
2023 7	129,647	22,823	18	68	15,966	2,759	3,951	60
2023 8	128,595	22,439	16	65	15,077	2,865	4,368	47
2023 9	118,332	20,891	32	71	14,951	2,957	2,833	48
2023 10	125,484	21,647	23	71	14,905	2,971	3,634	43
2023 11	119,086	24,493	31	62	15,128	2,986	6,256	30

주 : 1) 국고예금, 기타요구불예금 등

2. 예금은행

2.1 예금은행 예금(3)

(제주)

(기간말 잔액기준, 억원)

연(월)말	저 축 성 예 금							
	소 계	정기예금	정기적금	저축예금	기 업 자유예금	수입부금	주택부금	기 타 ¹⁾
2017	75,164	37,501	2,680	20,140	12,271	1,282	15	1,275
2018	75,723	40,190	2,198	19,535	10,549	1,819	14	1,419
2019	79,686	39,573	2,130	21,270	12,815	2,361	12	1,526
2020	77,586	31,924	2,626	24,390	15,191	2,415	10	1,030
2021	78,174	32,099	2,374	27,157	13,798	1,787	10	948
2022	98,537	53,753	2,609	22,632	17,812	1,173	9	548
2021 1	75,051	32,669	2,559	24,845	11,575	2,373	10	1,020
2021 2	72,663	31,734	2,383	25,299	9,860	2,358	10	1,020
2021 3	71,437	31,444	2,309	25,903	8,511	2,263	10	997
2021 4	71,778	31,306	2,324	25,669	9,390	2,082	10	996
2021 5	71,007	31,682	2,341	25,644	8,358	1,983	10	990
2021 6	71,908	31,113	2,365	26,067	9,401	1,967	10	984
2021 7	75,984	31,017	2,370	25,835	13,811	1,962	10	978
2021 8	71,475	30,989	2,382	25,739	9,405	1,981	11	968
2021 9	73,797	31,733	2,394	26,101	10,603	1,990	10	966
2021 10	75,952	31,510	2,400	26,495	12,641	1,934	10	961
2021 11	76,826	32,406	2,400	26,585	12,597	1,872	11	956
2021 12	78,174	32,099	2,374	27,157	13,798	1,787	10	948
2022 1	83,029	34,179	2,354	27,687	16,090	1,758	10	950
2022 2	82,832	37,993	2,385	27,156	12,678	1,676	10	936
2022 3	80,514	38,037	2,468	27,514	9,945	1,620	10	920
2022 4	84,229	39,284	2,577	27,419	12,483	1,559	10	897
2022 5	85,432	40,228	2,700	27,650	12,493	1,464	10	888
2022 6	83,262	38,638	2,777	27,102	12,408	1,452	10	874
2022 7	88,750	43,422	2,809	26,615	13,596	1,432	10	864
2022 8	90,905	48,812	2,850	25,822	11,170	1,400	10	842
2022 9	93,131	52,018	2,872	25,088	10,945	1,375	10	824
2022 10	107,405	56,745	2,866	24,092	21,572	1,329	10	791
2022 11	112,628	59,760	2,735	22,737	25,440	1,236	10	711
2022 12	98,537	53,753	2,609	22,632	17,812	1,173	9	547
2023 1	110,572	56,687	2,671	22,253	27,348	1,129	9	474
2023 2	115,147	58,475	2,839	22,008	30,239	1,114	9	462
2023 3	97,950	61,501	3,013	22,380	9,656	1,078	9	312
2023 4	107,257	61,823	3,214	22,251	18,619	1,098	9	244
2023 5	100,048	61,360	3,408	21,809	12,134	1,117	9	212
2023 6	95,632	57,233	3,581	21,951	11,555	1,103	8	199
2023 7	106,824	59,252	3,766	21,573	20,925	1,111	8	188
2023 8	106,156	60,117	3,944	21,498	19,287	1,121	8	182
2023 9	97,441	60,393	4,126	21,843	9,764	1,129	8	178
2023 10	103,837	59,948	4,305	21,223	17,092	1,091	8	171
2023 11	94,592	60,021	4,469	21,053	7,851	1,024	8	168

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

2. 예금은행

2.2 예금은행 대출금

2.2.1 자금별 대출금

(제주)

(기간말 잔액기준, 억원)

연(월)말	총대출금	금 융 자 금					재정자금 ¹⁾
		소 계	할 인 어 음	당 좌 대 출	일반자금	기 타	
2017	147,079	142,785	171	56	117,964	24,594	4,294
2018	166,338	161,940	171	25	133,383	28,361	4,398
2019	182,811	178,424	111	21	145,376	32,916	4,387
2020	201,823	196,124	67	32	160,673	35,352	5,700
2021	211,066	205,386	70	17	166,426	38,873	5,680
2022	215,923	210,266	41	14	168,227	41,984	5,657
2021 1	203,129	197,458	69	33	161,252	36,104	5,671
2021 2	204,261	198,582	80	35	161,949	36,518	5,679
2021 3	205,297	199,629	86	27	162,717	36,799	5,669
2021 4	206,230	200,590	79	29	163,625	36,857	5,640
2021 5	206,328	200,708	80	36	163,861	36,731	5,620
2021 6	206,261	200,679	91	32	163,998	36,558	5,582
2021 7	207,149	201,579	90	22	164,315	37,152	5,570
2021 8	206,913	201,317	74	19	163,649	37,575	5,596
2021 9	208,192	202,581	69	21	164,658	37,833	5,611
2021 10	208,651	202,974	79	20	164,867	38,008	5,677
2021 11	209,573	203,915	71	25	165,529	38,290	5,658
2021 12	211,066	205,386	70	17	166,426	38,873	5,680
2022 1	211,937	206,191	72	22	167,024	39,073	5,746
2022 2	211,694	205,871	66	24	166,498	39,283	5,823
2022 3	214,705	208,930	55	26	169,337	39,512	5,775
2022 4	215,189	209,427	50	22	169,702	39,653	5,763
2022 5	215,709	209,927	40	17	169,949	39,921	5,782
2022 6	215,110	209,375	39	19	169,610	39,707	5,734
2022 7	215,329	209,573	43	16	169,623	39,891	5,756
2022 8	215,318	209,571	38	23	169,335	40,175	5,747
2022 9	216,742	211,095	39	23	169,927	41,106	5,647
2022 10	216,832	211,211	42	23	169,672	41,474	5,621
2022 11	216,418	210,794	48	25	168,775	41,946	5,624
2022 12	215,923	210,266	41	14	168,227	41,984	5,657
2023 1	214,728	209,079	37	15	166,976	42,051	5,649
2023 2	214,799	209,189	44	14	167,082	42,049	5,610
2023 3	213,871	208,370	48	17	166,131	42,174	5,501
2023 4	214,216	208,620	49	14	166,094	42,463	5,596
2023 5	214,924	209,289	43	13	166,233	43,000	5,635
2023 6	215,098	209,297	43	15	166,120	43,119	5,802
2023 7	215,963	210,150	44	14	166,609	43,483	5,813
2023 8	217,289	211,510	39	16	167,195	44,260	5,779
2023 9	217,965	212,184	47	14	167,381	44,742	5,782
2023 10	218,297	212,511	44	15	167,585	44,867	5,786
2023 11	219,223	213,436	42	16	168,224	45,154	5,787

주 : 1) 차관자금, 국민투자자금, 국민주택자금 대출금 포함

2. 예금은행

2.2 예금은행 대출금

2.2.2 차입주체별 및 용도별 대출금

(제주)

(기간말 잔액기준, 억원)

연(월)말	총대출금	차입주체별				용도별	
		기업	가계	(주택담보대출)	공공및기타 ¹⁾	운전자금	시설자금
2017	147,079	73,301	71,630	28,791	2,148	117,536	29,543
2018	166,338	81,234	82,930	31,058	2,174	134,274	32,063
2019	182,811	91,089	88,590	33,755	3,133	146,043	36,768
2020	201,823	103,135	92,886	34,297	5,802	161,387	40,436
2021	211,066	110,396	95,207	36,579	5,463	166,407	44,659
2022	215,923	117,322	90,808	38,732	7,793	167,675	48,248
2021 1	203,129	103,873	93,458	34,769	5,798	162,434	40,696
2021 2	204,261	104,472	94,000	35,152	5,789	163,347	40,914
2021 3	205,297	105,681	93,880	35,044	5,736	163,594	41,704
2021 4	206,230	106,077	94,419	34,718	5,734	164,493	41,737
2021 5	206,328	106,427	94,175	34,534	5,727	164,281	42,047
2021 6	206,261	106,387	94,209	34,546	5,664	164,037	42,224
2021 7	207,149	107,003	94,608	35,114	5,537	164,695	42,453
2021 8	206,913	107,682	94,894	35,457	4,337	163,999	42,914
2021 9	208,192	108,409	95,229	35,967	4,553	164,665	43,526
2021 10	208,651	108,904	95,202	36,179	4,545	164,948	43,703
2021 11	209,573	109,719	95,267	36,395	4,587	165,440	44,133
2021 12	211,066	110,396	95,207	36,579	5,463	166,407	44,659
2022 1	211,937	111,323	95,139	37,102	5,475	166,922	45,015
2022 2	211,694	112,041	94,249	36,955	5,404	166,288	45,405
2022 3	214,705	113,154	93,789	37,146	7,762	168,808	45,897
2022 4	215,189	114,126	93,309	37,119	7,754	168,811	46,378
2022 5	215,709	114,942	93,010	37,206	7,757	169,095	46,614
2022 6	215,110	114,868	92,486	37,189	7,756	168,252	46,858
2022 7	215,329	115,680	91,886	37,156	7,763	168,021	47,308
2022 8	215,318	116,147	91,561	37,306	7,610	167,780	47,538
2022 9	216,742	117,354	91,769	38,072	7,619	168,699	48,044
2022 10	216,832	117,927	91,274	38,116	7,631	168,578	48,253
2022 11	216,418	117,952	90,874	38,170	7,592	168,024	48,394
2022 12	215,923	117,322	90,808	38,732	7,793	167,675	48,248
2023 1	214,728	117,493	90,127	38,731	7,109	166,481	48,247
2023 2	214,799	117,950	89,774	38,782	7,075	166,217	48,582
2023 3	213,871	118,107	88,412	38,186	7,352	164,832	49,039
2023 4	214,216	119,163	87,774	38,027	7,279	164,896	49,321
2023 5	214,924	120,002	87,678	38,215	7,244	165,361	49,562
2023 6	215,098	120,456	87,416	38,494	7,226	164,994	50,105
2023 7	215,963	121,121	87,606	38,913	7,237	165,664	50,299
2023 8	217,289	122,168	87,885	39,365	7,236	166,475	50,814
2023 9	217,965	123,053	87,627	39,471	7,286	166,631	51,334
2023 10	218,297	123,374	87,617	39,596	7,306	166,896	51,401
2023 11	219,223	124,271	87,646	39,853	7,305	167,506	51,717

주 : 1) 공공자금대출, 차관자금대출, 주택기금대출 등

2. 예금은행

2.2 예금은행 대출금

2.2.3 기업자금 대출금

(제주)

(기간말 잔액기준, 억원, %)

연(월)말	총대출금	기업자금대출금					중소기업 대출비중 ¹⁾
		소계	대기업	중소기업	운전자금	시설자금	
2017	147,079	73,301	1,070	72,231	44,813	27,418	49.1
2018	166,338	81,234	857	80,376	49,745	30,631	48.3
2019	182,811	91,089	447	90,642	54,623	36,019	49.6
2020	201,823	103,135	1,955	101,180	62,579	38,601	50.1
2021	211,066	110,396	2,802	107,593	65,815	41,778	51.0
2022	215,923	117,322	3,329	113,993	69,226	44,768	52.8
2021 1	203,129	103,873	2,039	101,834	62,968	38,867	50.1
2021 2	204,261	104,472	2,269	102,203	63,321	38,882	50.0
2021 3	205,297	105,681	2,924	102,757	63,668	39,089	50.1
2021 4	206,230	106,077	2,868	103,209	64,085	39,124	50.0
2021 5	206,328	106,427	2,861	103,565	64,133	39,433	50.2
2021 6	206,261	106,387	2,880	103,507	63,919	39,588	50.2
2021 7	207,149	107,003	2,826	104,177	64,362	39,816	50.3
2021 8	206,913	107,682	2,777	104,904	64,630	40,274	50.7
2021 9	208,192	108,409	2,854	105,555	64,869	40,686	50.7
2021 10	208,651	108,904	2,889	106,015	65,152	40,863	50.8
2021 11	209,573	109,719	2,886	106,833	65,624	41,209	51.0
2021 12	211,066	110,396	2,802	107,593	65,815	41,778	51.0
2022 1	211,937	111,323	2,902	108,420	66,290	42,130	51.2
2022 2	211,694	112,041	2,925	109,117	66,612	42,505	51.5
2022 3	214,705	113,154	2,918	110,237	67,244	42,993	51.3
2022 4	215,189	114,126	2,877	111,249	67,768	43,481	51.7
2022 5	215,709	114,942	2,922	112,020	68,315	43,705	51.9
2022 6	215,110	114,868	3,517	111,351	67,999	43,352	51.8
2022 7	215,329	115,680	3,534	112,145	68,343	43,802	52.1
2022 8	215,318	116,147	3,538	112,609	68,587	44,023	52.3
2022 9	216,742	117,354	3,496	113,858	69,327	44,531	52.5
2022 10	216,832	117,927	3,506	114,421	69,688	44,733	52.8
2022 11	216,418	117,952	3,474	114,477	69,602	44,875	52.9
2022 12	215,923	117,322	3,329	113,993	69,226	44,768	52.8
2023 1	214,728	117,493	3,357	114,136	69,357	44,779	53.2
2023 2	214,799	117,950	3,397	114,553	69,405	45,148	53.3
2023 3	213,871	118,107	2,609	115,499	69,878	45,621	54.0
2023 4	214,216	119,163	2,701	116,463	70,573	45,890	54.4
2023 5	214,924	120,002	2,261	117,740	71,129	46,611	54.8
2023 6	215,098	120,456	2,157	118,299	71,133	47,166	55.0
2023 7	215,963	121,121	2,165	118,956	71,566	47,390	55.1
2023 8	217,289	122,168	2,168	119,999	72,090	47,909	55.2
2023 9	217,965	123,053	2,134	120,919	72,480	48,439	55.5
2023 10	218,297	123,374	2,143	121,231	72,734	48,498	55.5
2023 11	219,223	124,271	2,178	122,093	73,284	48,809	55.7

주 : 1) 총대출금에서 중소기업대출이 차지하는 비중

2. 예금은행

2.2 예금은행 대출금

2.2.4 산업별 대출금(1)¹⁾²⁾

(제주)

(기간말 잔액기준, 억원)

연(분기)말	산업별 대출금						
	산업별 대출금 합 계	농림어업	광 업	제 조 업	전기, 가스, 증기 및 공기조절공급업	수도, 하수, 폐기물 처리, 원료재생업	건 설 업
2017	75,449	16,054	209	5,319	246	218	3,444
2018	83,407	17,523	168	5,773	589	231	3,585
2019	94,222	18,455	127	6,001	1,039	235	3,768
2020	108,937	19,303	122	6,922	1,421	357	4,029
2021	115,858	20,523	145	7,178	1,507	375	4,151
2022	125,115	21,500	154	7,875	1,737	444	4,140
2021 I	111,417	19,481	126	7,102	1,435	363	4,275
2021 II	112,051	19,768	146	7,101	1,470	374	4,209
2021 III	112,963	20,020	141	7,192	1,506	385	4,346
2021 IV	115,858	20,523	145	7,178	1,507	375	4,151
2022 I	120,916	20,706	163	7,332	1,615	423	4,400
2022 II	122,624	20,909	162	7,562	1,658	439	4,345
2022 III	124,974	21,130	155	7,822	1,673	433	4,274
2022 IV	125,115	21,500	154	7,875	1,737	444	4,140
2023 I	125,459	21,595	149	8,046	1,716	429	4,277
2023 II	127,682	21,956	158	8,048	1,909	403	4,573
2023 III	130,339	22,442	155	8,125	1,926	402	4,658

주: 1) 산업분류는 한국표준산업분류표에 따름(제10차 개정, 2017.7.1)

2) 가계대출 및 은행간 대여금 제외

2. 예금은행

2.2 예금은행 대출금

2.2.4 산업별 대출금(2)¹⁾²⁾

(제주)

(기간말 잔액기준, 억원)

연(분기)말	산업별대출금					가계대출금	대출금총계
	도매 및 소매업	운수 및 창고업	숙박 및 음식업	금융 및 보험업	부동산업		
2017	12,684	1,327	10,915	1,437	12,358	71,630	147,079
2018	14,510	1,630	11,816	1,592	14,430	82,930	166,338
2019	16,647	2,015	12,445	2,033	16,856	88,590	182,811
2020	19,656	2,028	15,360	2,644	17,659	92,886	201,823
2021	21,636	2,309	16,233	2,974	17,912	95,208	211,066
2022	23,043	2,485	17,765	2,327	18,269	90,808	215,923
2021 I	20,134	2,106	15,646	2,826	17,653	93,880	205,297
2021 II	20,586	2,159	15,700	2,504	17,426	94,209	206,261
2021 III	21,260	2,233	15,879	2,716	17,568	95,229	208,192
2021 IV	21,636	2,309	16,233	2,974	17,912	95,208	211,066
2022 I	22,193	2,374	16,495	2,764	18,568	93,789	214,705
2022 II	22,455	2,394	16,928	2,339	18,681	92,486	215,110
2022 III	22,944	2,485	17,583	2,606	18,888	91,769	216,742
2022 IV	23,043	2,485	17,765	2,327	18,269	90,808	215,923
2023 I	23,002	2,544	18,085	2,521	18,396	88,412	213,871
2023 II	23,569	2,593	18,395	2,552	18,745	87,416	215,098
2023 III	24,061	2,653	18,851	2,541	19,013	87,627	217,966

3. 비은행예금취급기관

3.1 비은행예금취급기관 수신

(제주)

(기간말 잔액기준, 억원)

연(월)말	비은행예금취급기관							
	계	자산운용 회 사 ¹⁾	신탁회사 ²⁾	상호저축 은 행	신용협동 조 합	상호금융	새마을 금 고	기타 ³⁾
2017	151,810	7,024	10,230	565	26,198	79,070	23,390	5,332
2018	167,602	7,481	14,938	545	29,583	84,178	25,168	5,710
2019	202,495	7,863	35,541	352	33,246	90,103	29,380	6,010
2020	202,125	7,551	23,668	306	35,758	96,124	32,769	5,948
2021	208,289	6,425	17,333	372	40,016	100,411	38,201	5,531
2022	234,914	7,010	19,912	128	48,658	107,744	45,633	5,830
2021 1	201,843	6,906	23,828	326	35,450	96,373	32,977	5,984
2021 2	204,881	6,930	26,309	333	35,637	96,850	33,031	5,791
2021 3	208,463	6,974	27,387	333	36,383	98,101	33,597	5,688
2021 4	208,838	6,917	27,466	331	36,370	98,229	33,931	5,596
2021 5	215,649	7,126	32,805	328	37,032	98,121	34,664	5,574
2021 6	217,074	6,790	32,923	321	37,977	98,731	34,755	5,576
2021 7	218,917	6,614	35,144	330	38,164	98,269	34,855	5,541
2021 8	215,774	6,564	31,776	347	38,168	98,125	35,299	5,495
2021 9	200,979	6,609	16,354	368	38,275	97,939	35,971	5,463
2021 10	203,197	6,536	17,434	362	38,694	98,449	36,255	5,467
2021 11	205,558	6,341	17,599	361	39,462	98,937	37,380	5,478
2021 12	208,289	6,425	17,333	372	40,016	100,411	38,201	5,531
2022 1	209,679	6,362	17,776	382	40,377	101,236	37,913	5,633
2022 2	210,328	6,343	17,669	376	41,132	100,540	38,558	5,710
2022 3	213,785	6,503	18,406	391	42,210	101,532	38,993	5,749
2022 4	217,801	6,865	19,584	376	43,312	102,020	39,900	5,743
2022 5	219,724	6,747	20,257	370	44,107	102,198	40,300	5,746
2022 6	222,036	6,646	21,496	367	44,570	102,371	40,851	5,736
2022 7	220,744	6,527	21,162	360	44,506	101,485	40,971	5,733
2022 8	221,330	6,629	20,753	354	44,943	101,857	41,062	5,731
2022 9	221,619	6,463	21,283	351	44,879	101,404	41,493	5,747
2022 10	220,516	6,489	20,592	410	44,688	101,492	41,080	5,765
2022 11	229,248	6,783	19,331	309	47,653	105,507	43,915	5,750
2022 12	234,914	7,010	19,912	128	48,658	107,744	45,633	5,830
2023 1	236,971	6,717	20,444	134	48,538	109,149	46,126	5,863
2023 2	237,412	6,908	20,023	127	49,238	109,062	46,197	5,857
2023 3	242,131	6,926	21,844	129	49,645	110,989	46,592	6,006
2023 4	241,511	7,186	20,167	125	50,473	111,437	46,079	6,044
2023 5	241,717	7,648	20,092	124	51,004	110,955	45,910	5,984
2023 6	241,316	7,646	18,306	126	51,167	111,537	46,615	5,920
2023 7	242,146	7,656	20,683	126	51,179	111,720	44,855	5,927
2023 8	242,889	7,874	20,906	124	51,098	111,680	45,313	5,895
2023 9	243,678	7,631	21,176	124	51,282	111,764	45,809	5,891
2023 10	241,246	7,758	18,490	116	51,446	111,073	46,466	5,897
2023 11	240,032	7,105	18,749	110	50,697	110,702	46,732	5,937

주: 1) 자산운용사 펀드상품의 지역별 판매잔액을 기준으로 작성

2) 은행, 증권 및 보험회사의 신탁업

3) 우체국예금, 수출입은행 등

3. 비은행예금취급기관

3.2 비은행예금취급기관 여신

3.2.1 기관별 여신

(제주)

(기간말 잔액기준, 억원)

연(월)말	비은행예금취급기관						
	계	신탁회사 ¹⁾	상호저축 은행	신용협동 조합	상호금융	새마을 금고	기타 ²⁾
2017	109,693	86	1,152	24,096	64,366	19,934	59
2018	120,704	97	1,282	27,004	70,518	21,748	54
2019	128,301	83	1,477	28,868	74,166	23,654	54
2020	137,153	68	1,628	29,920	78,772	26,717	48
2021	153,697	67	1,970	34,320	85,067	32,228	45
2022	168,647	83	2,462	39,610	89,548	36,904	41
2021 1	137,348	67	1,606	29,774	78,865	26,988	49
2021 2	137,662	64	1,612	30,032	78,650	27,259	44
2021 3	139,021	64	1,650	30,250	79,394	27,621	42
2021 4	140,779	66	1,633	30,702	80,567	27,764	47
2021 5	141,434	63	1,558	30,781	80,809	28,182	41
2021 6	143,068	61	1,689	31,134	81,474	28,667	42
2021 7	144,730	62	1,754	31,505	82,152	29,214	43
2021 8	145,939	60	1,649	31,886	82,641	29,658	45
2021 9	147,947	63	1,742	32,251	83,578	30,269	45
2021 10	149,486	63	1,796	32,774	84,001	30,807	45
2021 11	151,450	66	1,777	33,695	84,403	31,465	44
2021 12	153,697	67	1,970	34,320	85,067	32,228	45
2022 1	154,115	66	1,898	34,699	84,923	32,486	43
2022 2	154,688	64	1,865	34,948	84,976	32,791	45
2022 3	155,953	67	2,213	35,196	85,293	33,141	42
2022 4	156,934	68	2,265	35,267	85,621	33,671	41
2022 5	158,559	69	2,264	36,306	85,996	33,883	41
2022 6	160,306	70	2,269	37,007	86,525	34,394	40
2022 7	161,494	71	2,416	37,129	87,144	34,694	39
2022 8	162,844	76	2,378	37,538	87,665	35,142	43
2022 9	164,146	76	2,410	38,124	87,805	35,689	43
2022 10	165,572	79	2,447	38,522	88,428	36,055	39
2022 11	167,399	82	2,476	39,165	89,160	36,464	52
2022 12	168,647	83	2,462	39,610	89,548	36,904	41
2023 1	168,562	97	2,466	39,772	89,176	37,012	39
2023 2	169,094	99	2,434	40,319	89,199	37,002	41
2023 3	169,616	97	2,382	40,491	89,450	37,158	38
2023 4	170,500	103	2,355	40,871	89,845	37,286	39
2023 5	171,213	100	2,346	41,076	90,210	37,441	39
2023 6	172,079	100	2,307	41,352	90,810	37,472	37
2023 7	172,776	82	2,351	41,521	91,319	37,462	40
2023 8	172,720	81	2,319	41,681	91,238	37,358	43
2023 9	173,114	80	2,322	41,707	91,872	37,090	43
2023 10	173,850	82	2,360	41,703	92,633	37,034	39
2023 11	173,716	81	2,325	41,854	92,591	36,822	42

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

3. 비은행예금취급기관

3.2 비은행예금취급기관 여신

3.2.2 차입주체별 여신

(제주)

(기간말 잔액기준, 억원)

연(월)말	기 업	기 업		가 계	(주택담보대출)
		대기업	중소기업		
2017	30,284	39	30,245	67,209	17,565
2018	35,288	56	35,232	73,112	18,401
2019	39,475	50	39,425	75,496	17,544
2020	47,122	80	47,042	76,555	16,554
2021	56,695	99	56,596	81,427	17,606
2022	71,287	199	71,088	77,839	17,641
2021 1	47,245	80	47,166	76,670	16,553
2021 2	47,629	80	47,549	76,629	16,514
2021 3	48,491	80	48,411	77,011	16,539
2021 4	49,234	80	49,154	77,855	16,590
2021 5	49,764	80	49,685	78,014	16,687
2021 6	50,556	80	50,476	78,767	16,793
2021 7	51,529	80	51,449	79,463	16,859
2021 8	52,161	72	52,090	80,033	16,994
2021 9	53,037	72	52,966	81,087	17,189
2021 10	53,953	73	53,881	80,173	17,246
2021 11	55,096	73	55,024	80,670	17,451
2021 12	56,695	99	56,596	81,427	17,606
2022 1	57,298	139	57,158	81,117	17,578
2022 2	57,982	139	57,843	80,904	17,549
2022 3	59,566	139	59,426	80,138	17,525
2022 4	60,557	139	60,417	79,702	17,533
2022 5	61,885	139	61,746	79,629	17,587
2022 6	63,431	139	63,292	79,530	17,686
2022 7	64,550	136	64,414	79,001	17,651
2022 8	65,795	136	65,658	78,826	17,729
2022 9	67,130	136	66,994	78,634	17,799
2022 10	68,324	207	68,118	78,483	17,767
2022 11	69,913	201	69,712	78,190	17,758
2022 12	71,287	199	71,088	77,839	17,641
2023 1	72,101	196	71,905	76,883	17,478
2023 2	73,084	208	72,876	76,327	17,445
2023 3	74,167	206	73,960	75,374	17,267
2023 4	75,195	222	74,972	74,785	17,179
2023 5	76,093	314	75,779	74,398	17,155
2023 6	77,411	314	77,097	73,717	16,895
2023 7	78,240	314	77,926	73,364	16,828
2023 8	77,352	319	77,034	73,420	16,779
2023 9	77,271	321	76,951	72,896	16,707
2023 10	77,584	436	77,148	72,688	16,593
2023 11	78,121	461	77,660	71,820	16,455

4. 어음부도율¹⁾ 및 신설법인수

(제주) (기간중, 억원, %, 개)

연(월)중	어음 교환액	어음 부도액	어음 부도율	부도 업체수 ²⁾	신설 법인수		
					법인	개인	
2017	48,003	57.1	0.12	7	4	3	1,312
2018	38,785	99.9	0.26	4	2	2	1,372
2019	36,257	59.0	0.16	5	4	1	1,353
2020	31,631	11.6	0.04	4	4	-	1,492
2021	31,312	134.7	0.43	1	1	-	1,761
2022	37,853	6.7	0.02	2	1	1	1,549
2021 1	2,714	0.6	0.02	-	-	-	146
2021 2	2,772	2.4	0.09	-	-	-	123
2021 3	3,590	1.3	0.04	-	-	-	172
2021 4	2,871	0.5	0.02	-	-	-	147
2021 5	2,374	0.1	0.00	-	-	-	135
2021 6	2,572	6.7	0.26	1	1	-	175
2021 7	2,249	37.3	1.66	-	-	-	173
2021 8	2,413	29.7	1.23	-	-	-	130
2021 9	2,444	48.7	1.99	-	-	-	102
2021 10	1,851	0.1	0.01	-	-	-	145
2021 11	2,677	5.0	0.19	-	-	-	140
2021 12	2,786	2.3	0.08	-	-	-	173
2022 1	2,532	0.0	0.00	-	-	-	173
2022 2	3,195	0.4	0.01	-	-	-	132
2022 3	3,585	0.7	0.02	-	-	-	144
2022 4	2,625	-	0.00	1	-	1	172
2022 5	2,532	1.3	0.05	-	-	-	149
2022 6	2,559	0.2	0.01	-	-	-	135
2022 7	2,616	0.3	0.01	-	-	-	139
2022 8	2,575	0.3	0.01	-	-	-	115
2022 9	3,072	0.6	0.02	-	-	-	97
2022 10	3,227	1.3	0.04	-	-	-	113
2022 11	5,649	1.1	0.02	1	1	-	86
2022 12	3,683	0.5	0.01	-	-	-	94
2023 1	2,806	0.3	0.01	-	-	-	111
2023 2	2,576	0.1	0.00	-	-	-	95
2023 3	3,383	0.2	0.01	-	-	-	129
2023 4	2,186	10.1	0.46	-	-	-	102
2023 5	2,306	-	0.00	-	-	-	112
2023 6	2,042	0.5	0.02	-	-	-	116
2023 7	2,517	4.1	0.16	1	-	1	92
2023 8	1,859	19.8	1.07	1	1	-	84
2023 9	1,623	16.6	1.03	-	-	-	100
2023 10	2,066	36.7	1.77	1	1	-	90
2023 11	3,199	32.9	1.03	-	-	-	120

주: 1) 전자결제액 제외, 2012년 1월부터 전자어음 포함
 2) 당좌거래 정지업체 기준

5. 신용보증 잔액

5.1 보증 종류별

(제주)

(기간말 잔액기준, 억원)

연(월)말	합 계	은행대출보증	어음보증	비은행대출보증	기 타
2017	7,350	4,348	33	2,786	183
2018	7,820	4,746	25	2,861	188
2019	8,566	5,419	15	2,960	172
2020	11,854	8,247	7	3,430	169
2021	12,635	8,861	3	3,607	165
2022	14,191	9,596	2	4,427	165
2021 1	11,815	8,214	7	3,425	169
2021 2	11,803	8,190	7	3,436	169
2021 3	11,854	8,236	6	3,442	170
2021 4	12,043	8,416	6	3,450	172
2021 5	12,038	8,417	6	3,443	172
2021 6	12,110	8,475	6	3,459	171
2021 7	12,165	8,505	6	3,483	171
2021 8	12,268	8,605	6	3,487	170
2021 9	12,401	8,716	6	3,510	170
2021 10	12,496	8,779	6	3,542	170
2021 11	12,641	8,896	3	3,574	168
2021 12	12,635	8,861	3	3,607	165
2022 1	12,742	8,893	3	3,681	166
2022 2	12,887	8,957	3	3,762	166
2022 3	12,960	8,985	3	3,804	169
2022 4	13,048	9,024	3	3,855	166
2022 5	13,164	9,069	3	3,928	164
2022 6	13,179	9,072	3	3,940	165
2022 7	13,388	9,158	2	4,063	165
2022 8	13,609	9,286	2	4,155	165
2022 9	13,793	9,385	2	4,242	165
2022 10	14,129	9,558	2	4,403	166
2022 11	14,106	9,565	2	4,373	166
2022 12	14,191	9,596	2	4,427	165
2023 1	14,266	9,625	2	4,472	167
2023 2	14,449	9,693	2	4,586	167
2023 3	14,670	9,825	2	4,679	164
2023 4	14,820	9,903	2	4,752	162
2023 5	14,944	9,943	2	4,836	163
2023 6	14,959	9,935	2	4,859	162
2023 7	14,909	9,921	2	4,823	162
2023 8	14,986	9,999	2	4,822	162
2023 9	15,043	10,049	2	4,830	162
2023 10	15,043	10,044	2	4,834	162
2023 11	15,184	10,155	2	4,862	164

자료 : 신용보증기금, 제주신용보증재단, 기술보증기금(2016.8월부터 소급 적용)

5. 신용보증 잔액

5.2 업종별

(제주)

(기간말 잔액기준, 억원)

연(월)말	합 계	제조업	건설업	도·소매업	운수업	음식숙박업	기 타
2017	7,350	1,005	797	2,740	373	1,162	1,272
2018	7,820	1,015	877	2,828	431	1,279	1,390
2019	8,566	1,100	930	2,971	471	1,370	1,724
2020	11,854	1,330	1,211	3,896	591	2,361	2,465
2021	12,635	1,364	1,244	4,168	619	2,606	2,634
2022	14,191	1,346	1,304	4,587	657	3,184	3,112
2021 1	11,815	1,340	1,210	3,882	590	2,375	2,418
2021 2	11,803	1,334	1,228	3,846	570	2,382	2,442
2021 3	11,854	1,346	1,242	3,880	588	2,380	2,418
2021 4	12,043	1,394	1,259	3,943	572	2,378	2,497
2021 5	12,038	1,378	1,264	3,961	569	2,375	2,489
2021 6	12,110	1,376	1,269	3,989	585	2,395	2,497
2021 7	12,165	1,365	1,270	4,028	585	2,423	2,493
2021 8	12,268	1,371	1,272	4,048	604	2,454	2,519
2021 9	12,401	1,377	1,287	4,088	605	2,495	2,549
2021 10	12,496	1,378	1,277	4,126	603	2,536	2,577
2021 11	12,641	1,379	1,275	4,162	620	2,581	2,623
2021 12	12,635	1,364	1,244	4,168	619	2,606	2,634
2022 1	12,742	1,359	1,259	4,189	620	2,629	2,685
2022 2	12,887	1,359	1,262	4,215	625	2,698	2,729
2022 3	12,960	1,356	1,265	4,248	612	2,740	2,739
2022 4	13,048	1,331	1,260	4,283	614	2,766	2,793
2022 5	13,164	1,333	1,265	4,308	609	2,788	2,861
2022 6	13,179	1,325	1,276	4,315	616	2,793	2,855
2022 7	13,388	1,345	1,273	4,374	629	2,862	2,906
2022 8	13,609	1,369	1,285	4,430	646	2,921	2,959
2022 9	13,793	1,362	1,294	4,502	653	2,981	3,001
2022 10	14,129	1,337	1,311	4,578	674	3,153	3,075
2022 11	14,106	1,346	1,301	4,563	669	3,128	3,098
2022 12	14,191	1,346	1,304	4,587	657	3,184	3,112
2023 1	14,266	1,345	1,284	4,614	662	3,228	3,133
2023 2	14,449	1,344	1,295	4,673	667	3,315	3,155
2023 3	14,670	1,353	1,298	4,725	695	3,388	3,211
2023 4	14,820	1,368	1,302	4,764	696	3,435	3,256
2023 5	14,944	1,357	1,315	4,797	698	3,494	3,283
2023 6	14,959	1,302	1,318	4,788	687	3,538	3,327
2023 7	14,909	1,296	1,316	4,756	688	3,532	3,320
2023 8	14,986	1,280	1,322	4,779	743	3,542	3,320
2023 9	15,043	1,287	1,311	4,795	750	3,579	3,322
2023 10	15,043	1,325	1,304	4,799	748	3,583	3,284
2023 11	15,184	1,328	1,321	4,831	735	3,644	3,326

자료: 신용보증기금, 제주신용보증재단, 기술보증기금(2016. 8월부터 소급 적용)

6. 예금은행 요구불예금 회전을

(제주)

(회)

연(월)중 ¹⁾	예금은행 요구불예금 회전율	시 중 은 행	지 방 은 행	특 수 은 행
2017	4.2	15.0	2.8	2.0
2018	4.8	12.7	2.6	2.4
2019	6.6	17.0	2.8	3.6
2020	5.7	17.1	2.3	2.5
2021	4.2	21.5	2.3	1.5
2022	7.0	39.7	2.6	1.9
2021 1	5.6	18.7	2.2	1.8
2021 2	4.6	15.5	2.1	1.9
2021 3	4.4	22.9	2.5	1.8
2021 4	4.1	22.8	2.3	1.4
2021 5	3.4	17.9	2.1	1.4
2021 6	3.4	15.2	2.6	1.7
2021 7	5.3	33.7	2.0	1.2
2021 8	4.0	23.8	1.9	1.3
2021 9	3.9	22.6	2.1	1.3
2021 10	3.5	20.9	2.1	1.1
2021 11	4.3	24.2	2.6	1.5
2021 12	4.6	19.8	3.6	2.0
2022 1	6.3	32.4	2.7	1.8
2022 2	6.6	35.2	2.3	1.9
2022 3	4.9	23.9	2.6	2.1
2022 4	4.9	27.0	2.2	1.9
2022 5	4.3	25.9	2.1	1.4
2022 6	4.1	23.1	2.4	1.7
2022 7	4.9	32.0	1.7	1.3
2022 8	4.6	26.1	2.0	1.7
2022 9	3.8	16.5	2.4	1.7
2022 10	6.3	38.7	2.5	1.8
2022 11	17.3	113.7	3.0	2.5
2022 12	15.3	81.7	4.9	3.5
2023 1	8.6	44.4	3.1	2.6
2023 2	29.2	206.7	2.7	2.2
2023 3	16.1	90.4	3.9	3.4
2023 4	12.0	60.3	3.3	2.5
2023 5	15.5	86.1	3.4	2.5
2023 6	10.7	52.4	4.5	3.1
2023 7	9.2	45.9	3.0	2.3
2023 8	25.4	146.7	2.8	2.2
2023 9	13.5	68.1	3.1	2.2
2023 10	9.6	43.8	2.6	2.6
2023 11	10.7	49.6	2.9	2.8

주: 1) 연중의 경우 월평균 기준