

1. 2026년 2분기 금융거래표(요약)¹⁾

(십억원)

	합 계		국 내										국 외	
					금융법인		일반정부		비금융법인		가계 및 비영리단체			
	운 용	조 달	운 용	조 달	운 용	조 달	운 용	조 달	운 용	조 달	운 용	조 달	운 용	조 달
합 계	871,937	871,937	907,263	759,469	505,983	496,981	45,692	34,625	267,106	200,049	88,483	27,816	-35,326	112,468
1. 급과 SDRs	105	105	105	0	105	0	0	0	0	0	0	0	0	105
2. 현금 및 예금	239,002	239,002	216,852	239,002	145,774	239,144	8,001	-143	84,759	0	-21,682	0	22,150	0
1) 현금	1,438	1,438	1,438	1,438	-672	1,438	3	0	501	0	1,605	0	0	0
2) 결제성 예금	54,897	54,897	53,377	54,897	46,999	54,897	-10,317	0	22,368	0	-5,673	0	1,519	0
(1) 예금취급기관 결제성예금	37,721	37,721	36,213	37,721	15,152	37,721	4,367	0	22,368	0	-5,673	0	1,508	0
(2) 한은예수금	31,859	31,859	31,848	31,859	31,848	31,859	0	0	0	0	0	0	12	0
(3) 정부예금	-14,684	-14,684	-14,684	-14,684	0	-14,684	-14,684	0	0	0	0	0	0	0
3) 비결제성 예금	182,668	182,668	162,037	182,668	99,447	182,810	18,314	-143	61,890	0	-17,614	0	20,631	0
(1) 예금취급기관 단기저축성예금	8,772	8,772	8,425	8,772	22,587	8,772	8,753	0	10,653	0	-33,567	0	347	0
(2) 예금취급기관 장기저축성예금	16,175	16,175	16,034	16,175	549	16,175	1,326	0	19,600	0	-5,441	0	142	0
(3) 표지어음	12	12	12	12	0	12	0	0	15	0	-4	0	0	0
(4) 양도성예금증서	352	352	-948	352	-3,506	352	1,313	0	1,178	0	68	0	1,300	0
(5) 환매조건부채권	24,006	24,006	26,671	24,006	27,856	24,006	-4	0	1,202	0	-2,383	0	-2,665	0
(6) 금전신탁	35,059	35,059	32,732	35,059	-3,689	35,059	4,879	0	28,066	0	3,476	0	2,327	0
(7) 기타예금	98,292	98,292	79,112	98,292	55,650	98,435	2,048	-143	1,176	0	20,237	0	19,181	0
3. 보험 및 연금 준비금	16,118	16,118	16,118	16,118	3,098	16,118	0	0	826	0	12,195	0	0	0
4. 채 권	110,674	110,674	87,134	115,194	71,372	69,964	2,926	29,769	16,274	15,461	-3,438	0	23,540	-4,520
1) 단기채권	37,265	37,265	44,537	39,826	42,693	40,960	-1,400	-5,244	4,251	4,110	-1,007	0	-7,272	-2,560
(1) 국채	-4,724	-4,724	42	-4,724	313	0	-101	-4,724	5	0	-175	0	-4,766	0
(2) 금융채	25,353	25,353	28,261	25,353	25,288	25,353	-1,276	0	5,195	0	-946	0	-2,908	0
(3) 기업어음	15,973	15,973	15,973	15,973	17,663	15,396	1	-520	-1,625	1,097	-66	0	0	0
(4) 지방채	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(5) 회사채	3,013	3,013	3,013	3,013	3,635	0	-19	0	-229	3,013	-375	0	0	0
(6) 유동화증권	782	782	-191	782	-1,584	782	-6	0	905	0	493	0	973	0
(7) 해외채권	-3,131	-3,131	-2,560	-571	-2,621	-571	0	0	0	0	60	0	-571	-2,560
2) 장기채권	70,609	70,609	39,797	72,569	28,767	26,205	4,326	35,013	11,326	11,351	-4,621	0	30,812	-1,960
(1) 국채	34,912	34,912	10,491	34,912	12,715	0	-927	34,912	384	0	-1,682	0	24,421	0
(2) 금융채	24,352	24,352	28,040	24,352	7,881	24,352	5,160	0	13,662	0	1,336	0	-3,688	0
(3) 기업어음	-6,747	-6,747	-6,747	-6,747	-2,477	-5,600	0	0	-3,688	-1,147	-582	0	0	0
(4) 지방채	36	36	36	36	-29	0	26	36	105	0	-66	0	0	0
(5) 회사채	6,871	6,871	5,628	6,871	8,698	0	400	0	-1,280	6,871	-2,189	0	1,243	0
(6) 유동화증권	3,712	3,712	4,310	3,712	1,446	3,712	-1,770	0	2,778	0	1,855	0	-598	0
(7) 해외채권	7,474	7,474	-1,960	9,434	532	3,742	1,438	66	-636	5,626	-3,294	0	9,434	-1,960
3) 파생결합증권	2,799	2,799	2,799	2,799	-88	2,799	0	0	697	0	2,191	0	0	0
5. 대출금	90,818	90,818	96,409	86,972	96,409	24,170	0	2,947	0	31,072	0	28,784	-5,591	3,845
1) 단기대출금	37,436	37,436	43,028	34,118	43,028	16,563	0	2,420	0	7,605	0	7,529	-5,591	3,319
(1) 한은대출금	2,486	2,486	2,486	2,486	2,486	-114	0	2,600	0	0	0	0	0	0
(2) 예금취급기관대출금	14,740	14,740	14,740	12,841	14,740	5,840	0	-143	0	5,725	0	1,420	0	1,899
(3) 보험 및 연금기금 대출금	-423	-423	-423	-423	-423	-338	0	0	0	-414	0	330	0	0
(4) 기타금융중개기관대출금	11,183	11,183	11,183	11,183	11,183	4,292	0	-37	0	570	0	6,358	0	0
(5) 콜론콜머니	-472	-472	5,120	-1,891	5,120	-1,891	0	0	0	0	0	0	-5,591	1,420
(6) 기타대출금	9,921	9,921	9,921	9,921	9,921	8,775	0	0	0	1,724	0	-578	0	0
2) 장기대출금	53,381	53,381	53,381	52,855	53,381	7,607	0	527	0	23,467	0	21,254	0	527
(1) 예금취급기관 대출금	44,887	44,887	44,887	44,360	44,887	1,832	0	527	0	25,490	0	16,511	0	527
(2) 보험 및 연금기금 대출금	-79	-79	-79	-79	-79	-186	0	0	0	-1,315	0	1,421	0	0
(3) 기타금융중개기관 대출금	3,183	3,183	3,183	3,183	3,183	243	0	0	0	1,090	0	1,849	0	0
(4) 기타대출금	5,391	5,391	5,391	5,391	5,391	5,717	0	0	0	-1,799	0	1,473	0	0
6. 정부용자	3,024	3,024	3,024	3,024	0	85	3,024	1,498	0	2,968	0	-1,527	0	0
7. 지분증권 및 투자펀드	124,510	124,510	220,491	92,927	87,718	83,429	9,680	40	21,528	9,458	101,565	0	-95,981	31,584
1) 거주자 발행주식 및 출자지분	14,817	14,817	115,662	14,817	51,982	5,319	-4,190	40	653	9,458	67,216	0	-100,845	0
2) 비거주자 발행주식	31,584	31,584	31,584	0	19,690	0	12,683	0	501	0	-1,291	0	0	31,584
3) 투자펀드 지분	78,110	78,110	73,247	78,110	16,046	78,110	1,187	0	20,374	0	35,640	0	4,863	0
8. 파생금융상품	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. 상거래신용	110,208	110,208	101,054	85,404	2,511	0	938	96	97,606	83,004	0	2,304	9,154	24,804
10. 직접투자	37,201	37,201	28,248	8,954	437	821	14,124	0	13,086	8,133	601	0	8,954	28,248
11. 기타대외채권·채무	30,853	30,853	28,403	2,449	18,892	-193	5,110	2,115	4,945	528	-543	0	2,450	28,404
12. 기타금융자산·부채	109,426	109,426	109,426	109,426	79,669	63,443	1,890	-1,698	28,081	49,426	-214	-1,745	0	0
차 액		0		147,794		9,002		11,067		67,057		60,668		-147,794

주 : 1) 금융자산의 시가평가 및 환율변동 등에 의한 자산변동액을 제외한 금융거래에 따른 자산증감액으로 금년말 잔액에서 전년말 잔액을 차감한 수치와 차이가 발생할 수 있음

2. 2026년 06월말 현재 금융자산부채잔액표

(십억원)

	합 계		국 내										국 외	
			자 산		부 채		자 산		부 채		자 산			
	금융법인												일반정부	
합 계	36,054,999	36,047,608	31,399,354	31,300,623	14,938,584	14,437,993	3,492,655	1,633,343	6,037,907	12,734,241	6,930,208	2,495,046	4,655,645	4,746,985
1. 금과 SDRs	53,725	46,334	31,501	22,224	31,501	22,224	0	0	0	0	0	0	22,224	24,110
2. 현금 및 예금	5,913,073	5,913,073	5,816,432	5,913,073	1,742,051	5,811,252	250,388	101,821	1,135,920	0	2,688,073	0	96,641	0
1) 현금	216,494	216,494	216,494	216,494	11,777	216,494	12	0	49,932	0	154,773	0	0	0
2) 결제성 예금	785,275	785,275	773,362	785,275	224,324	785,275	91,357	0	216,524	0	241,157	0	11,913	0
(1) 예금취급기관 결제성예금	608,498	608,498	596,721	608,498	72,268	608,498	66,772	0	216,524	0	241,157	0	11,777	0
(2) 환은예수금	152,192	152,192	152,056	152,192	152,056	152,192	0	0	0	0	0	0	136	0
(3) 정부예금	24,585	24,585	24,585	24,585	0	24,585	24,585	0	0	0	0	0	0	0
3) 비결제성 예금	4,911,304	4,911,304	4,826,576	4,911,304	1,505,950	4,809,483	159,019	101,821	869,464	0	2,292,143	0	84,728	0
(1) 예금취급기관 단기저축성예금	2,633,890	2,633,890	2,618,932	2,633,890	463,327	2,633,890	115,725	0	565,458	0	1,474,423	0	14,958	0
(2) 예금취급기관 장기저축성예금	492,164	492,164	490,523	492,164	90,291	492,164	12,479	0	61,562	0	326,190	0	1,642	0
(3) 표지어음	256	256	256	256	7	256	0	0	237	0	13	0	0	0
(4) 양도성예금증서	66,164	66,164	58,834	66,164	30,182	66,164	4,983	0	17,396	0	6,274	0	7,330	0
(5) 환매조건부채권	413,082	413,082	408,375	413,082	319,530	413,082	10	0	30,209	0	58,627	0	4,708	0
(6) 금전신탁	414,017	414,017	407,658	414,017	107,290	414,017	23,057	0	156,645	0	120,667	0	6,359	0
(7) 기타예금	891,731	891,731	841,998	891,731	495,325	789,910	2,766	101,821	37,959	0	305,949	0	49,733	0
3. 보험 및 연금 준비금	1,734,803	1,734,803	1,734,803	1,734,803	75,952	1,734,803	12	0	25,839	0	1,633,000	0	0	0
4. 채 권	4,311,873	4,311,873	3,623,097	3,899,186	2,950,734	1,893,331	371,563	1,268,137	121,856	737,718	178,944	0	688,776	412,686
1) 단기채권	580,031	580,031	559,764	571,029	466,798	471,576	3,112	30,498	39,834	68,956	50,019	0	20,268	9,002
(1) 국채	29,838	29,838	21,822	29,838	21,612	0	61	29,838	21	0	128	0	8,016	0
(2) 금융채	246,511	246,511	244,245	246,511	164,961	246,511	2,566	0	28,857	0	47,862	0	2,266	0
(3) 기업어음	236,336	236,336	236,336	236,336	227,367	189,197	408	660	8,211	46,478	350	0	0	0
(4) 지방채	0	0	0	0	0	0	0	0	0	0	0	0	0	0
(5) 회사채	19,523	19,523	19,523	19,523	19,245	0	50	0	92	19,523	136	0	0	0
(6) 유동화증권	31,210	31,210	28,835	31,210	24,702	31,210	19	0	2,653	0	1,461	0	2,375	0
(7) 해외채권	16,613	16,613	9,002	7,611	8,912	4,657	8	0	0	2,954	82	0	7,611	9,002
2) 장기채권	3,622,894	3,622,894	2,954,386	3,219,210	2,390,482	1,312,808	368,451	1,237,639	79,272	668,763	116,182	0	668,508	403,684
(1) 국채	1,187,587	1,187,587	889,512	1,187,587	742,722	0	133,990	1,187,587	1,497	0	11,303	0	298,076	0
(2) 금융채	848,051	848,051	832,524	848,051	661,267	848,051	74,511	0	39,617	0	57,130	0	15,527	0
(3) 기업어음	20,607	20,607	20,607	20,607	8,709	17,145	0	0	10,021	3,462	1,877	0	0	0
(4) 지방채	30,501	30,501	30,500	30,501	13,589	0	11,949	30,501	2,188	0	2,774	0	1	0
(5) 회사채	557,468	557,468	555,382	557,468	494,300	0	58,208	0	1,260	557,468	1,614	0	2,086	0
(6) 유동화증권	223,300	223,300	222,177	223,300	158,310	223,300	31,155	0	14,274	0	18,439	0	1,122	0
(7) 해외채권	755,380	755,380	403,684	351,696	311,585	224,312	58,639	19,551	10,415	107,833	23,045	0	351,696	403,684
3) 파생결합증권	108,948	108,948	108,948	108,948	93,454	108,948	0	0	2,751	0	12,743	0	0	0
5. 대출금	4,960,749	4,960,749	4,954,036	4,873,753	4,954,036	375,506	0	28,651	0	2,136,446	0	2,333,151	6,713	86,996
1) 단기대출금	1,482,221	1,482,221	1,475,508	1,455,560	1,475,508	267,065	0	16,865	0	687,730	0	483,901	6,713	26,661
(1) 한은대출금	44,481	44,481	44,481	44,481	44,481	28,581	0	15,900	0	0	0	0	0	0
(2) 예금취급기관대출금	796,612	796,612	796,612	781,747	796,612	61,931	0	846	0	531,589	0	187,382	0	14,865
(3) 보험 및 연금기금 대출금	58,672	58,672	58,672	58,672	58,672	21,608	0	0	0	27,258	0	9,806	0	0
(4) 기타금융중개기관대출금	496,250	496,250	496,250	496,250	496,250	90,800	0	119	0	122,945	0	282,387	0	0
(5) 콜론콜머니	42,340	42,340	35,627	30,544	35,627	30,544	0	0	0	0	0	0	6,713	11,796
(6) 기타대출금	43,866	43,866	43,866	43,866	43,866	33,601	0	0	0	5,939	0	4,326	0	0
2) 장기대출금	3,478,528	3,478,528	3,478,528	3,418,193	3,478,528	108,441	0	11,787	0	1,448,716	0	1,849,250	0	60,334
(1) 예금취급기관 대출금	2,849,895	2,849,895	2,849,895	2,789,561	2,849,895	72,247	0	11,537	0	1,136,880	0	1,568,898	0	60,334
(2) 보험 및 연금기금 대출금	198,261	198,261	198,261	198,261	198,261	5,845	0	250	0	90,491	0	101,676	0	0
(3) 기타금융중개기관 대출금	25,858	25,858	25,858	25,858	25,858	243	0	0	0	8,288	0	17,327	0	0
(4) 기타대출금	404,514	404,514	404,514	404,514	404,514	30,105	0	0	0	213,058	0	161,350	0	0
6. 정부용자	301,810	301,810	301,810	301,810	0	40,691	301,810	34,404	0	159,473	0	67,243	0	0
7. 지분증권 및 투자펀드	12,295,533	12,295,533	9,396,614	10,579,730	2,852,916	2,702,003	1,998,585	54,815	2,163,994	7,822,912	2,381,119	0	2,898,919	1,715,803
1) 거주자 발행주식 및 출자지분	8,830,635	8,830,635	5,946,797	8,830,635	1,418,737	952,909	900,565	54,815	1,836,768	7,822,912	1,790,726	0	2,883,839	0
2) 비거주자 발행주식	1,715,803	1,715,803	1,715,803	0	520,652	0	870,472	0	52,542	0	272,137	0	0	1,715,803
3) 투자펀드 지분	1,749,094	1,749,094	1,734,014	1,749,094	913,527	1,749,094	227,547	0	274,684	0	318,256	0	15,080	0
8. 파생금융상품	485,283	485,283	357,988	401,445	315,120	315,578	1,756	4,014	36,602	66,487	4,510	15,366	127,295	83,837
9. 상거래신용	1,146,244	1,146,244	1,109,676	1,049,706	22,615	0	3,002	499	1,084,060	994,019	0	55,188	36,568	96,538
10. 직접투자	1,840,020	1,840,020	1,344,976	495,044	83,180	83,042	182,451	0	1,055,565	412,002	23,780	0	495,044	1,344,976
11. 기타대외채권·채무	1,265,506	1,265,506	982,039	283,467	744,922	216,357	226,663	6,037	10,455	61,073	0	0	283,467	982,039
12. 기타금융자산·부채	1,746,381	1,746,381	1,746,381	1,746,381	1,165,558	1,243,207	156,425	134,965	403,616	344,110	20,783	24,099	0	0
차 액		7,391		98,731		500,591		1,859,312		-6,696,334		4,435,162		-91,340