

## 2022 Financial Inclusion Indicators for Taiwan

### I. Performance indicators

| Category                     | Item                          | Performance indicators<br>(25 indicators)   | Target   |
|------------------------------|-------------------------------|---|--|
| Access to financial services | Service locations             | 1-1 Number of bank branches per 100,000 adults  |  |
|                              |                               | 1-2 Number of ATMs per 100,000 adults   |  |
|                              | Friendly financial services   | 1-3 The ratio of barrier-free ATMs  | 95% by the end of 2022   |
|                              |                               | 1-4 The ratio of multilingual ATMs (New)  | 50% by the end of 2022   |
|                              |                               | 1-5 Encouraging banks to set up bilingual branches (New)                                  |  |
|                              |                               | 1-6 The ratio of securities & futures firms that upgrade to barrier-free company websites | 100% of securities & futures firms with paid-in capital of more than NT\$4 billion upgrade to barrier-free company websites by the end of 2022 |
|                              |                               | 1-7 The ratio of securities brokers that provide off-site account opening services        | 52% and 55% by the end of 2022 and 2023, respectively  |
| Usage of financial services  | Adults using banking services | 2-1 The ratio of adults who have a bank account   |  |
|                              |                               | 2-2 Number of outstanding loans per 1,000 adults  |  |
|                              | Digital finance               | 2-3 Number of mobile money transactions per 100,000 adults                                |  |
|                              |                               | 2-4 Number of digital savings accounts per 1,000 adults                                   |  |

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|-------------------------------|-------------------------------|--|--|
|                               |                               | 2-5 The ratio of adults using digital payments                                     |  |
|                               |                               | 2-6 Number of insurance policies sold online                                       | 2.4 million by the end of 2021 and 2022  |
|                               | Insurance products            | 2-7 Number of life insurance policy holders per 1,000 adults                       |  |
|                               |                               | 2-8 Accumulated number of micro-insurance policyholders                            | 1.2 million, 1.25 million and 1.3 million by the end of 2022, 2023 and 2024, respectively  |
|                               |                               | 2-9 Number of valid contracts for small-amount whole life insurance                | 0.75 million, 0.8 million and 0.83 million by the end of 2022, 2023 and 2024, respectively   |
|                               |                               | 2-10 Compulsory auto liability insurance coverage ratio                            | 90.6%, 90.7% and 90.8% by the end of 2022, 2023 and 2024, respectively   |
|                               |                               | 2-11 Growth in number of valid policies for residential earthquake basic insurance | 112,000 and 114,000 by the end of 2022 and 2023, respectively  |
| Quality of insurance services | Financial literacy activities | 3-1 Coverage ratio of financial literacy activities in 368 administrative areas    | 100% by the end of 2022  |
|                               |                               | 3-2 Holding financial literacy activities  | From 2022 to 2023, in each year, no less than 440 activities to be held in schools and communities as well as 80 activities in community colleges; in addition, 120 activities to be held to promote financial consumer protection; the number |

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|----------|-------------------------------|--|---|
|          |                               |  | of participants reaches 69,000; promote the broadcasting of financial literacy videos in the waiting rooms of medical care institutions |
|          |                               | 3-3 Holding financial literacy activities for new immigrant and female groups (New)                          | 30 activities by the end of 2022  |
|          | Quality of insurance services | 3-4Promote insurance blockchain services   | 23 and 26 insurance companies participate in the insurance blockchain services by the end of 2022 and 2023, respectively                |
|          |                               | 3-5 Promote the mechanism of issuance and storage of insurance e-certificates                                | 39 insurance companies participate in the mechanism by the end of 2022  |
|          | Treating clients fairly       | 3-6Assess financial institution performance in implementing the Treating Customers Fairly ("TCF") principles |   |
|          | Dispute resolution mechanism  | 3-7 Establishment of a dispute resolution mechanism  | 93% or more of all concluded cases are decided or resolved within 3 months  |

## II. Observatory indicators

| Category                    | Item            | Observatory indicators<br>(4 indicators)   |
|-----------------------------|-----------------|--|
| Usage of financial services | SME financing   | 1. Number of SMEs with outstanding loans or lines of credit<br>2. The ratio of domestic bank loans extended to SMEs to total loans extended to private enterprises |
|                             | Digital finance | 3. Annually growing proportion of e-transaction deals in the securities market<br>4. Annually growing proportion of e-transaction deals in the futures market      |