

2024 Financial Inclusion Indicators for Taiwan

I. Performance indicators

Category	Item	Performance indicators (23 indicators)	Target
Access to financial services	Points of service	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	
		1-4 The ratio of multilingual ATMs	
		1-5 Encouraging banks to set up bilingual branches	
		1-6 The ratio of securities brokers that provide off-site account opening services	
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	
		2-5 The ratio of adults using digital payments	
		2-6 Number of insurance policies sold online	6 million by the end of 2024, 2025, and 2026
	Insurance products	2-7 Number of life insurance policy holders per 1,000 adults	

Category	Item	Performance indicators (23 indicators)	Target
		2-8 Accumulated number of micro-insurance policyholders	1.75 million, 1.78 million and 1.81 million by the end of 2024, 2025, and 2026, respectively
		2-9 Number of valid contracts for micro whole life insurance	1.08 million, 1.11 million and 1.14 million by the end of 2024, 2025, and 2026, respectively
		2-10 Growth in number of valid policies for compulsory auto liability insurance	UP annually in 2024, 2025, and 2026
		2-11 Growth in number of valid policies for residential earthquake basic insurance	Up annually in 2024, 2025, and 2026
Quality of financial services	Financial literacy activities	3-1 Overall satisfaction of the public with financial literacy courses	Over 90% by the end of 2024
		3-2 The ratio of the public perceiving the effectiveness financial literacy courses as effective	Over 90% by the end of 2024
		3-3 Holding financial literacy activities for new immigrant and female groups	40 activities by the end of 2024
	Quality of insurance services	3-4 Promoting insurance blockchain services	24 insurance companies participate in insurance blockchain services by the end of 2024, 2025, and 2026
	Treating clients fairly	3-5 Evaluation on “Principle for Financial Service Industries to Treat Clients Fairly”	

Category	Item	Performance indicators (23 indicators)	Target
	Dispute resolution mechanism	3-6 Establishment of a dispute resolution mechanism	85% or more of all cases are decided or resolved within 3 months by the end of 2024

II. Observatory indicators

Category	Item	Observatory indicators (4 indicators)
Usage of financial services	SME financing	1. Number of SMEs with outstanding loans or lines of credit 2. Domestic bank loans extended to SMEs as a percentage of total loans extended to private enterprises
	Digital finance	3. Growth in proportion of e-transaction values in the securities market 4. Growth in proportion of e-transaction volumes in the futures market