

2024 Financial Inclusion Indicators for Taiwan

I. Performance indicators

Category	Item	Performance indicator (23 in total)	Results in 2024	Better than global avg. (✓) or 2023(○) indicator
Access to financial services	Points of service	1-1 Number of bank branches per 100,000 adults	17 branches	✓
		1-2 Number of ATMs per 100,000 adults	165 ATMs	✓
	Friendly financial services	1-3 Percentage of barrier-free ATMs	94.72%	
		1-4 Percentage of multilingual ATMs	77.21%	○
		1-5 Encouraging banks to set up bilingual branches	31 domestic banks have set up 1,935 bilingual branches	○
		1-6 Percentage of securities brokers that provide offsite account opening services	60%	○
Usage of financial services	Adults using banking services	2-1 Percentage of adults who have a bank account	93.3%	✓ ○
		2-2 Number of outstanding loans per 1,000 adults	576	✓
	Digital finance	2-3 Number of mobile money transactions per 100,000 adults	5,619,698	✓ ○
		2-4 Number of digital savings accounts per 1,000 adults	1,218	✓ ○
		2-5 Percentage of adults using digital payments	81.6%	✓
		2-6 Number of insurance policies sold online ◎Target: 6 million by the end of 2024, 2025, and 2026	8.32 million	○
	Insurance products	2-7 Number of life insurance policy holders per 1,000 adults	738	✓

Category	Item	Performance indicator (23 in total)	Results in 2024	Better than global avg. (✓) or 2023(○) indicator
		2-8 Accumulated number of micro-insurance policyholders ◎ Target: 1.75 million, 1.78 million, and 1.81 million by the end of 2024, 2025, and 2026, respectively	1.89 million	○
		2-9 Number of valid micro whole life insurance contracts ◎ Target: 1.08 million, 1.11 million, and 1.14 million by the end of 2024, 2025, and 2026, respectively	1.19 million	○
		2-10 Growth in number of valid compulsory auto liability insurance policies ◎ Target: Increase annually in 2024, 2025, and 2026	Increased compared to 2023	○
		2-11 Growth in number of valid residential earthquake basic insurance policies ◎ Target: Increase annually in 2024, 2025, and 2026	Increased compared to 2023	○
Quality of financial services	Financial literacy activities	3-1 Overall satisfaction of the public with financial literacy courses ◎ Target: Over 90% by the end of 2024	94.5%	Not applicable
		3-2 Percentage of the public perceiving financial literacy courses effective ◎ Target: Over 90% by the end of 2024	92.3%	Not applicable

Category	Item	Performance indicator (23 in total)	Results in 2024	Better than global avg. (✓) or 2023(○) indicator
		3-3 Holding financial literacy activities for new immigrant and female groups ◎Target: 40 activities by the end of 2024	49 activities	○
	Quality of insurance services	3-4 Promoting insurance blockchain services ◎Target: 24 insurance companies participate in insurance blockchain services by the end of 2024, 2025, and 2026	25 companies	○
	Treating clients fairly	3-5 Evaluation on “Principle for Financial Service Industries to Treat Clients Fairly”	Has evaluated 36 banks, 9 large securities companies, 21 other securities companies, 13 futures companies, 21 life insurance companies, and 19 property insurance companies in 2024	Not applicable
	Dispute resolution mechanism	3-6 Establishment of a dispute resolution mechanism ◎Target: 85% or more of all cases are decided or resolved within 3 months by the end of 2024	99%	○

II. Observatory indicators

Category	Item	Observatory indicators (4 in total)	Results in 2024
Usage of financial services	SME financing	1.Number of SMEs with outstanding loans or lines of credit	1. 482,477
		2.Domestic bank loans extended to SMEs as a percentage of total loans extended to private enterprises	2. 68.52%
	Digital finance	3.Growth in proportion of e-transaction values in the securities market	3.78.29% (up 0.56 percentage points from 2023)
		4.Growth in proportion of e-transaction volumes in the futures market	4.97.26% (up 2.02 percentage points from 2023)