

The 2020 results of "Financial Inclusion Indicators for Taiwan"

I. Performance indicator

Category	Item	Performance indicator (21 indicators)	Result
Accessibility of financial services	Points of Service	1. Number of bank branches per 100,000 adults	18 branches
		2. Number of ATMs per 100,000 adults	161 ATMs
	Friendly financial services	3. The ratio of barrier-free ATM ◎Target: 95% by the end of 2022	The ratio of barrier-free ATM for wheelchair user reached 93%
		4. Accessible Internet Banking and Mobile Banking (APP) Functions ◎Target: Adding the new function of money transfers to non-preset accounts by June 2020	All 35 domestic banks and Chunghwa Post have added to their barrier-free internet banking services and mobile banking service the new function of money transfers to non-preset accounts
		5. The ratio of securities firms and futures commission merchants who upgrade their company websites to barrier-free ◎Target: 100% of securities firms and futures commission merchants with paid -in capital more than NT\$5 billion upgrade their company websites by the end of 2021	100%

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		6. The ratio of securities firms and futures commission merchants providing off-site account opening services ©Target: 50% by the end of 2021	1. 47% of securities firms provide the service 2. 100% of the futures commission merchants provide the service
		7. The ratio of securities firms and futures commission merchants providing diverse channels for clients to place orders, such as telephone, voice, and electronic placement of orders ©Target:100% by the end of 2021	100%
Usability of financial services	Banking services	1. The ratio of adults (15+) who have bank accounts	92.9%
		2. Number of outstanding loans per 1,000 adults	622
	Digital finance	3. Number of mobile payments per 100,000 adults	1,529,730
		4. Number of digital deposit account per 1,000 adults	332
		5. The ratio of adults (15+) using digital payments	68.1%
		6. Number of insurance policies sold online ©Target: 4 million by	In 2020, 1.92 million insurance policies were sold online, with a

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		the end of 2020	decrease of 38.46% compared to 2019
	Insurance products	7. Number of insurance policy holders per 1,000 adults (20+)	732
		8. Accumulated number of micro-insurance insured persons ◎Target: 1 million by the end of 2022	Accumulated number of micro-insurance insured person was around 961,000, and the accumulated insured amount was NT \$310.33 billion in 2020
Quality of financial services	Financial literacy	1. Coverage ratio of financial literacy activities in towns, districts and cities ◎Target: 100% by the end of 2020	100%
		2. Number of Financial literacy activities held and participants attracted ◎Target: In 2020, at least 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 customer protection; the number of participants reaches 69,000	In 2020, 546 activities were held in schools and communities, 80 activities in community colleges; in addition, 286 activities were held to promote financial customer protection; the number of participants reached 71,000
	Quality of insurance	3. Promoting insurance blockchain services	11 insurance companies have participated in the

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	services	◎Target: No less 10 insurance companies participate in the business trial focusing on insurance blockchain services by the end of 2020	business trial focusing on insurance blockchain services (The service was officially launched on January 1st, 2021)
		4. Promoting the mechanism of issuance and storage of e-certificate of insurance ◎Target: No less than 8 life insurance companies and 10 property insurance companies participate in the mechanism by the end of 2020	8 life insurance companies and 15 property insurance companies have participated in the mechanism
	Treating clients fairly	5. Evaluation on “Principle for Financial Service Industries to Treat Clients Fairly”	1. The FSC launched evaluation on “Principle for Financial Service Industries to Treat Clients Fairly” in 2019, and evaluated 35 banks, 30 securities companies, 14 futures companies, 22 life insurance companies, 19 property insurance companies in 2020. 2. The results of the evaluation were published on July

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			2nd, 2020.
	Dispute resolution mechanism	6. Establishment of a dispute resolution mechanism	<p>1. Internal and external dispute resolution mechanisms have been established</p> <p>2. In 2020, the Financial Ombudsman Institution concluded 2,856 Ombudsman cases, of which 2,711 cases were concluded within 3 months, the ratio of cases concluded within 3 months reached 93%, and all the cases were concluded within 5 months.</p>

II Observatory indicator

Category	Item	Observatory indicator (4 indicators)	Result
Usability of financial services	SME financing	1. Number of SMEs with outstanding loans or lines of credit	1. 426,833 SMEs have outstanding loans or lines of credit
		2. The ratio of domestic bank loans extended to SMEs to total loans extended to private enterprises	2. 69.08%
	Digital finance	3. Incremental growing proportion of e-transaction deals in the securities market (66.5% in 2019)	3. 70.82%
		4. Incremental growing proportion of e-transaction deals in the futures market (94.84% in 2019)	4. 95.62%