FSC 2026 Policy Plan

The FSC is the competent authority with overall responsibility for supervising, regulating, and facilitating the development of financial markets and financial services enterprises, and for conducting financial examinations. The FSC seeks to ensure the sound operation of financial institutions, maintain financial stability, and promote the development of our financial markets.

The financial market serves as a vital foundation supporting the nation's economic growth and the well-being of the people. In the face of evolving domestic and global environments and emerging challenges, the FSC seeks to uphold the dual pillars of "financial security" and "development through innovation." Guided by these two pillars, the FSC has set forth six key policy objectives: (1) strengthen financial resilience and risk supervision, (2) enhance market discipline and corporate governance, (3) safeguard consumer rights, promoting financial inclusion, and combating financial fraud, (4) develop an Asian asset management center featuring Taiwan's unique characteristics, (5) foster fintech innovation and services, and (6) promote green and transition finance.

With these strategic priorities, the FSC is creating a stable, safe, diversified, and innovative environment for financial development to strengthen supervision efficiency, improve the risk tolerance of the financial system, improve consumer rights protection, implement inclusive finance, develop green and transition finance, build an inclusive and competitive financial ecosystem, and move into a new financial era of resilience, sustainability, and innovation.

In accordance with the 2026 policy guidelines of the Executive Yuan and the approved budget, the FSC has outlined its Policy Plan for 2026. This Policy Plan gives due consideration to economic and societal changes and the future development of the FSC.

A. Annual Policy Objectives and Strategies

1. Strengthen financial resilience and risk supervision

(1) To improve the risk-bearing capacity of domestic banks, the FSC will continue to monitor international trends concerning financial supervision reforms and changes to the global economic and financial situation, and adopt relevant measures in reference to international practices.

(2) In accordance with the FSC's strategic blueprint for anti-money laundering and countering the financing of terrorism, we will continue to align with international standards and implement risk-based supervision.

(3) Foster a sound operating environment and enhance overall competitiveness of securities firms and virtual asset service providers (VASPs) and enhance the efficiency of the futures market and ensure the security of transactions.

(4) Continue to strengthen insurers' capital structure and asset-liability management during the transitional period into the new generation solvency regime to enhance their financial resilience.

(5) Maintain supervision over the insurance industry as it adopts the International Financial Reporting Standard 17 (IFRS17) on Insurance Contracts to enhance the quality of financial reporting.

(6) Continue to promote the Financial Cybersecurity Action Plan, supervise the efforts of financial institutions to maintain the stability and security of financial information systems, and provide a secure transaction environment for the public.

(7) Improve the internal audit effectiveness of financial institutions

A. Urge financial institutions to implement a risk-based auditing approach and review systemic deficiencies identified in financial examinations, and enhance communication with the internal audit departments of financial institutions.

B. Adopt an on-site assessment approach for evaluating financial institutions' internal audit performance and increase its scrutiny of the effectiveness of internal audit work during its full-scope examinations.

(8) To more effectively allocate examination resources, examine and supervise financial institutions differently based on their risk levels.

(9) In response to supervisory needs, market conditions, and public concerns, conduct targeted examinations focusing on specific financial businesses or items. These targeted examinations will be designed to integrate well with regular full-scope examinations.

(10) Urge financial institutions to strengthen information system resilience and risk management capacity while also paying extra attention to the effectiveness of business continuity plans and information security during on-site examinations.

(11) Hold Financial Supervisory Liaison Group meetings with the Central Bank, the Ministry of Agriculture, and the Central Deposit Insurance Corporation as needed to coordinate and communicate on matters related to financial systems and policies.

2. Enhance market discipline and corporate governance

(1) Buttress measures concerning corporate governance and sustainable development to enhance the competitiveness of Taiwan's capital market.

(2) Implement surveillance of stock trading to ensure market discipline.

(3) Enhance corporate financial information transparency and audit capabilities of Certified Public Accountants (CPAs).

(4) Strengthen regulations concerning insurance market discipline while continuing to supervise the efforts of insurers so as to strengthen risk management and the implementation of internal control and auditing systems.

3. Safeguard consumer rights, promoting financial inclusion, and combating financial fraud

(1) Issue the Financial Inclusion Indicators to evaluate the development of financial inclusion in Taiwan and the effectiveness of policy implementation. Continue to urge financial institutions to implement financial inclusion measures to enable the general public—especially people in remote areas, disadvantaged groups, new immigrants, women, and people with disabilities—to have access to convenient, equitable, and reasonable financial services.

(2) Promote the Financial Literacy Program through a variety of approaches to disseminate basic financial knowledge and enhance the financial literacy of the public.

(3) Continue to implement the Financial Literacy Campaign for the Campus and Community program.

(4) Continue to promote financial fraud prevention measures from five major aspects: technology, precision, collaboration, counter-blocking, and responsibility and enhance cooperation between the public and private sectors to jointly stem illicit financial flows.

(5) Improve investor protection mechanisms and management of shareholder services and the use of proxies for attendance at shareholders meetings.

(6) To help SMEs and the Five Trusted Industry Sectors obtain working capital, continue to implement programs that encourage domestic banks to lend to them.

(7) Continue promoting commercial real estate reverse mortgage services to meet the diverse financial needs of a super-aged society.

(8) Encourage trust enterprises to enhance their services to meet the diverse needs of a super-aged society.

(9) To promote financial inclusion for persons with disabilities, the Bankers Association, the Life Insurance Association, and the Non-life Insurance Association, under the supervision of the FSC, hold forums regularly for exchanging opinions with disability advocacy groups to facilitate dialogue and feedback on disabled-friendly measures.

(10) Encourage the insurance industry to develop innovative insurance products and services, thereby meeting diverse insurance needs and enhancing the quality of insurance services.

(11) Continue promoting microinsurance to provide basic insurance protection for economically disadvantaged groups and people with specific status, in pursuit of the goal of financial inclusion.

(12) Continue to promote the Treating Customers Fairly Principles, guiding financial service providers to enhance their practices and build a corporate culture centered on treating customers fairly and with integrity.

(13) Implement the phased regulation of financial leasing businesses that meet specified criteria under the Financial Consumer Protection Act to improve protection of consumer rights.

4. Develop an Asian asset management center featuring Taiwan's unique characteristics

(1) Implementing the Asset Enlargement Initiative: Amend and streamline relevant regulations to facilitate the allocation of capital into Taiwan's asset management industry, encourage participation of foreign asset management institutions, and promote the creation of local asset management zones that provide integrated one-stop financial services.

(2) Advance inclusive and sustainable integration initiatives through Taiwan Individual Savings Accounts (TISA), developing a diverse range of sustainable green financial products, align with national net-zero goals, and cultivate asset management talent.

(3) Wealth Management Promotion Initiative: Strengthen development of high-net-worth client business (private banking) and family offices, while further enhancing the wealth management functions of Offshore Banking Units (OBUs). These measures aim to diversify products and services, support business model transformations, and foster upgrading within the financial services industry.

(4) Promote the allocation of funds into public infrastructure projects, advance public infrastructure and product development planning initiatives, and leverage the Capital Market Service Team to help government agencies utilize financial instruments such as sustainable development bonds, asset securitization, and Real Estate Investment Trusts (REITs), thereby guiding private capital into public infrastructure and strategic investment projects.

(5) Promote the expansion of the Investment in Taiwan initiative by fostering an environment that supports the development of venture capital and private equity funds, increase investment in venture capital and startups, promote the capital market enhancement program, strengthen international cooperation through cross-border mutual listings, and create a more friendly, open, and competitive capital market.

(6) Proceed with signing memoranda of understanding on financial supervision with other countries to deepen international financial cooperation and promote cooperation and global linkages by sharing best supervisory practices through bilateral and multilateral channels to create harmonized regulatory approaches across jurisdictions.

(7) Continue to create an increasingly bilingual financial service environment to make financial services more international, encourage the financial industry to improve employees' English proficiency, and establish more bilingual demonstration branches.

(8) Encourage domestic banks to provide credit to Taiwanese enterprises in New Southbound Policy partner countries and expand their presence in these countries so as to increase their regional financial influence.

5. Foster fintech innovation and services

(1) To promote the development of fintech in Taiwan, review and propose amendments to the Financial Technology Development and Innovative Experimentation Act and its related sub-regulations, with the aim of bolstering innovative experimentation; also, encourage joint investment and R&D collaboration to further expand financial innovation.
(2) Promote the application of innovative technology and upgrade financial services offered by the financial industry based on the Financial Market A+ Project.
(3) Continue overseeing the Financial Action Innovation Regulation Adaptation Platform, which encourages cooperation and communication among industry, government, and academia, maintains a handle on market changes, and optimizes supervisory regulations and policies.
(4) Promote the use of MyData in the banking, securities and futures, and insurance sectors to provide fast and convenient financial services to citizens and enterprises.
(5) Encourage banks to seek out digital financial innovations to meet public demand for financial services.
(6) Continue reviewing insurers' investment channels, improving their capital efficiency, and amending laws and regulations governing the use of capital to reflect the changing international financial circumstance and ensure that funds are used safely and efficiently.
(7) In response to the rapid development of the digital economy and emerging technologies, continue to provide guidance to insurers and fintech firms to jointly develop innovative insurance products, services, and processes on a trial basis, build an insurance ecosystem, and meet the people's need for insurance protection.
(8) Continue to promote the development of digital insurers by introducing the innovative technologies into the insurance market, thereby driving the digital transformation of the insurance sector.

6. Promote green and transition finance

(1) Continue advancing the Green and Transition Finance Action Plan, broadening financial support and strengthening efforts to help governments and enterprises achieve net-zero transition.
(2) Enhance international competitiveness by improving companies' sustainable governance culture, making sustainability information more transparent, and helping listed companies implement sustainability-related policies.
(3) Continue encouraging insurers to invest in the Six Core Strategic Industries, public infrastructure, long-term care enterprises, and sustainability bonds, and guide insurers' funds toward investments in domestic strategic industries, public infrastructure, social housing, and long-term care enterprises.
(4) Continue collaborating with relevant ministries to refine the Taiwan Sustainable Taxonomy, with the aim of enabling the financial industry to channel greater support into a variety of sectors and achieve carbon reduction and a sustainable transition.
(5) Provide subsidies for projects that deliver meaningful carbon reduction across the market as well as initiatives and activities that contribute to net-zero goals and sustainable development, fostering collective progress toward these objectives.

B. Key Plans for the Year

Focus of plan	Item	Category	Content of plan
Sound financial development	Green and Transition Finance Action Plan	Other	In line with Taiwan's carbon-reduction targets and global trends in transition finance, drive decarbonization across industries and society through six key areas—capital, data, disclosure, capacity building, ecosystem, and enhancing international influence. The action plan aims to achieve an orderly transition and position green and transition finance as a catalyst for net-zero emissions and sustainable growth.
	Program for Promoting Fintech Development	Other	By refining fintech-related regulations, expanding the scope of business trials and enhancing the implementation of innovative experimentation, encouraging joint investment and R&D in fintech, and advancing digital financial inclusion and accessibility, foster a fintech ecosystem that is inclusive, fair, and sustainable.
	Financial Cyber Security Action Plan	Other	The framework of the action plan consists of enhancing supervision, improving cybersecurity governance, achieving more robust operational resilience, and conducting collaborative sector-wide cyber defense. As such, supervise the efforts of financial institutions to maintain the continuity of financial information systems and thereby provide customers with a reliable, secure transaction environment.
	The seventh Financial Literacy Program (2024-2026)	Other	1. The Financial Literacy Program utilizes a wide range of activities to provide consumers with a wide range of basic financial education and information. 2. Under the program, the resources of financial peripheral institutions and financial industry associations are combined so as to help promote financial literacy.
Banking supervision	Provide diversified financial services and support economic development	Other	To help SMEs and the Five Trusted Industry Sectors obtain working capital, continue to implement programs to encourage domestic banks to lend to them.
	Strengthen financial education and financial consumer protection	Other	Continue to implement financial literacy programs to promote fundamental financial education and carry out the Financial Literacy Campaign for the Campus and Community, which enhances financial literacy and bolsters financial consumer protection.
	Encourage the diversified development of trust businesses	Other	Implement the "Trust Business Development Evaluation and Reward Measures" to continuously enhance trust enterprises' service functions in accordance with the Trust Business Development Strategy Blueprint to meet the diverse needs of the super-aged society.

Focus of plan	Item	Category	Content of plan
	Promote wealth management services for high-net-worth clients	Other	In response to the financial needs of high-net-worth clients, encourage banks to provide a wide range of financial products and advisory services, thereby enhancing the competitiveness of Taiwan's banking sector in wealth management, while supporting the transformation and upgrading of business models within the industry.
Securities and futures markets supervision	Build up a diversified financing environment and expand the scale of the capital market	Other	1. We will enhance Taiwan's international competitiveness by leading corporations toward net-zero goals, improve sustainable governance culture, ensure the transparency of sustainability information, bolster communication among stakeholders, promote ESG evaluation and digitization, and help listed companies implement sustainability-related policies. 2. Given that multi-level capital markets have been put in place, to continue to enhance the competitiveness of domestic capital markets, create a diversified fund-raising environment, and support the development of the real economy, instruct the TWSE and the TPEx to participate in promotions and seminars or connect with industries with potential through conference calls or on-site visits, with the aim of expanding capital markets. 3. To help new and innovative entrepreneurs to enter the capital market to raise funds, instruct the TWSE and the TPEx to explore the needs of new entrepreneurs and help them list on the GISA to raise funds. This will help the development of innovative industries.
	Strengthen the competitiveness of securities firms and VASPs	Other	1. Conduct reviews and amendments of regulations governing securities firms, with a view to diversifying financial products, advancing the sound development of financial markets, and enhancing the overall competitiveness of the securities industry. 2. Explore the introduction of the Virtual Asset Service Act to improve supervision over virtual asset services and trading markets and safeguard the rights and interests of virtual asset traders.
	Improve investor protection mechanisms, and management of shareholder services and the use of proxies for attendance	Other	1. Improve investor protection mechanisms and supervise efforts made by the Securities and Futures Investors Protection Center to implement measures to protect the rights and interests of securities investors and futures traders. 2. Improve management of shareholder services and the use of proxies for attendance at shareholders meetings. 3. Implement a stock market surveillance system and conduct investigations into illegal transactions to further advance cross-market supervision.

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	at shareholders meetings, and implement the surveillance of stock trading to ensure market discipline		
	Improve the operation and development of the domestic asset management industry and complete relevant laws and regulations	Other	1. Continue amending regulations related to the Securities Investment Trust and Consulting Act, to improve the operations of domestic asset management firms. 2. Continue reviewing restrictions on the domestic asset management industry and securities investment trust funds to enhance competitiveness.
	Enhance the transparency of financial information and align accounting, auditing, and related supervisory measures with international practice	Other	1. Continue reviewing regulations governing the accounting and internal controls of public companies. 2. Strengthen supervision over CPAs so as to ensure their ability to conduct audits. 3. Participate in international organizations and harmonize align supervisory measures with international practice.
	Enhance the efficiency of the futures market, expand the scope of the futures industry businesses, ensure the security of transactions, and promote the international-ization of domestic	Other	1. Strengthen and review relevant regulations and systems for the futures market. 2. Expand the scope of business and commodities offered by the futures industry and improve risk management and supervision. 3. The FSC and its peripheral organizations will participate in international conferences and conduct bilateral and multilateral meetings to further international exchanges and cooperation, thereby enhancing Taiwan’s global visibility.

Focus of plan	Item	Category	Content of plan
	securities and futures market		
Insurance supervision	Strengthen insurers' solvency capability and risk control	Other	1. Continue supervising the insurance industry in adopting the new generation solvency regime, which will strengthen solvency. 2. Continue supervising the insurance industry in adopting International Financial Reporting Standard 17 (IFRS17) on Insurance Contracts to enhance the quality of financial reporting. 3. Continue supervising the efforts of insurers to strengthen risk management and the implementation of internal control and auditing systems.
	Amend regulations governing the use of funds to improve insurance companies' capital efficiency	Other	Regularly review laws and regulations related to the use of insurer funds.
	Encourage insurers to develop innovative insurance products and services	Other	Continue to encourage the insurance industry to keep pace with socio-economic trends, industrial developments, and relevant environmental issues, and to develop diverse and innovative insurance products that meet the needs of the general public.
	Encourage insurers to promote online insurance business and promote the efficiency of this business	Other	1. Continue to review regulations applying to online insurance business, creating an environment conducive to digital insurance and making it more convenient to obtain policies. 2. Encourage insurers to engage in online insurance business and improve the quality of insurance services.
	Strengthen discipline of the insurance market	Other	1. Review regulations governing solicitation and correct the misconduct behavior in the insurance market. 2. Urge the Non-Life and Life Insurance Associations to hold forums with disability groups regularly.
Financial examination	Improve the effectiveness of financial examinations and conduct	Other	1. In response to supervisory needs, market conditions, and public concerns, conduct targeted examinations focusing on specific financial businesses or items.

Focus of plan	Item	Category	Content of plan
	more targeted examinations in accordance with financial market conditions		2. In order to allocate examination resources effectively, conduct differentiated examinations based on the risk level of the targeted organizations. 3. To strengthen communication with financial institutions and other supervisory authorities, hold audit forums or coordination meetings to urge financial institutions to take corrective actions in response to examination findings.