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- FSC revises and promulgates “Regulations Governing the Investing Activities of a Financial Holding Company”
- FSC amends “Regulations Governing Use of Insurer’s funds in Special Projects, Public Utilities and Social Welfare Enterprises”
- FSC issues “Guidelines on Inclusive Digital Financial Services”
- FSC revises and promulgates “Regulations Governing Information to be Published in Annual Reports of Public Companies” and related orders
- FSC revises and promulgates “Standards Governing Eligibility of Securities for Margin Purchase and Short Sale”

Policy and Regulations

FSC revises and promulgates “Regulations Governing the Investing Activities of a Financial Holding Company”

To ensure that regulations align with the actual practice of mergers and acquisitions in the financial market and to improve market order, amendments to the “Regulations Governing the Investing Activities of a Financial Holding Company” have been drafted. These draw on domestic and international experience with mergers and acquisitions. The amendments have been released and will soon be published. Key aspects include: financial holding companies must use cash as a consideration in their initial investment in public companies to avoid stock price fluctuations affecting shareholders’ interests. The shareholding ratio of initial investors in a financial institution must exceed 25%, thereby adhering to the definition of “controlling interest” under the Financial Holding Company Act; documents required for initial investors in a financial institution have been amended to include a reasonable and feasible plan; a period for adjusting the double leverage ratio (DLR) must be provided to comply with merger and acquisition practices; the opinions of the audit committee and independent experts are to be introduced to strengthen the board’s decision-making process; the conditions for public acquisitions must not be publicly disclosed before the investment has been approved; and, where an application has been rejected, no further application for investment in the same target company may be submitted within one year.

FSC amends “Regulations Governing Use of Insurer’s funds in Special Projects, Public Utilities and Social Welfare Enterprises”

To guide the insurance industry to invest in domestic public infrastructure and physical industries while increasing the resiliency of economic development and improving public welfare, the FSC announced the revised “Regulations Governing Use of Insurance Funds in Special Projects, Public Utilities, and Social Welfare Enterprises” and related interpretations on 28 October 2025. These changes permit insurance enterprises to invest in a wider variety of investment targets and simplify administrative processes. This allows insurance industry capital to be more effectively invested in key national infrastructure projects and the physical economy. Among the most salient effects are:

- A. Expanding the scope of investment and creating new opportunities for connections between public infrastructure and industry:
1. Permitting insurance enterprises to invest directly or through domestic private-equity funds and venture capital firms in government-approved infrastructure projects.
 2. Expanding the scope of public investment to include investments falling under the Act for Promotion of Private Participation in Infrastructure Projects and other laws and regulations, which will permit a closer public-private partnership on major infrastructure projects.
 3. Expanding the scope of application to engage in social welfare undertakings by insurance industry investment associations from long-term care institutions at present to all social welfare undertakings.
- B. Investment caps are being relaxed to free up trillions of NTD in capital: To encourage insurance enterprises to invest and increase the flexibility of insurance fund allocation, the investment cap on insurance funds used in public and social welfare projects will be raised from 10% to 15% of funds. This will increase the amount of insurance funds injected into domestic investment by trillions of NTD.
- C. Strengthening supervision and transparency and ensuring a balance between the insured and market stability:
1. Relaxing the threshold amount for insurance companies to file cases to simplify administrative procedures and speed up the investment process.
 2. Defining clearly the procedures for investment application, major changes, and subsequent reporting to facilitate compliance with insurance laws and regulations and ensure that investment by the insurance industry complies with regulations as well as risk-control principles. This change is made in consideration of the fact that actual investment may fail to match approved plans for a variety of reasons.

3. Improving internal control mechanisms and encouraging the legal compliance of the insurance industry by adding to the documents insurance companies are to submit to encourage such firms to conduct legality assessments prior to making investments and ensure that submitted documents are complete.

The FSC stated that these amendments have been made to allow the insurance industry to leverage long-term capital advantages while also balancing risk management and national development while helping the government in promoting public infrastructure, revitalizing domestic capital markets, and accelerating growth of strategic industries, thus acting as a critical engine of economic transformation.

FSC issues "Guidelines on Inclusive Digital Financial Services"

The FSC released the "Guidelines on Inclusive Digital Financial Services" on 13 November 2025 to foster a more inclusive environment for digital financial services and to encourage and guide financial institutions into providing comprehensive digital financial services while also accommodating the needs and interests of the financially disadvantaged. The Guidelines focus on three key areas: providing people-centric digital financial services; promoting fairness and accessibility; and ensuring monitoring, evaluation, and continual improvement, with the aim of enhancing the overall user experience with digital financial services.

FSC revises and promulgates "Regulations Governing Information to be Published in Annual Reports of Public Companies" and related orders

To enhance the quality and comparability of sustainability reporting and strengthen trust in capital markets, the FSC, in accordance with the "Roadmap for Taiwan-listed Companies to Align with IFRS Sustainability Disclosure Standards," amended the "Regulations Governing Information to be Published in Annual Reports of Public Companies" on 7 November 2025. The amendments stipulate that TWSE/TPEX listed companies meeting certain criteria shall disclose sustainability-related financial information prepared in accordance with the IFRS Sustainability Disclosure Standards (hereinafter referred to as "the Standards") in their annual reports and must submit this information to its board of directors for approval. The amendments also set key provisions based on the Standards, including important preparation principles, core content, and transitional provisions for initial application. The FSC also issued an official letter on 12 November specifying the criteria applicable to the aforementioned TWSE/TPEX listed companies as well as the timeline for disclosure of scope 3 greenhouse gas emissions information.

FSC revises and promulgates "Standards Governing Eligibility of Securities for Margin Purchase and Short Sale"

The FSC amended certain provisions of the "Standards Governing Eligibility of Securities for Margin Purchase and Short Sale" on 14 November 2025. This move aims at helping businesses select suitable listing requirements for entering the capital market based on their operational scale, balance the development of TWSE listed stocks, and facilitate the conversion of TWSE listed stocks to TPEX listed stocks. Furthermore, standards for which TPEX stocks may be used in margin trading were adjusted and relaxed to make them consistent with the standards applied to TWSE listed stocks. The requirements on years of establishment, paid-in capital, and profitability standards have been removed. To ensure that margin trading qualifications of TWSE listed stocks remain in place uninterrupted after an application for conversion to an TPEX listing has been made, review standards for the continuation of margin trading qualifications for TWSE listed stocks converted to TPEX stocks have been added.

FSC issues interpretation order concerning Paragraph 4 of Article 146 of the Insurance Act

To facilitate the insurance industry's expansion into the health sector and to promote innovative products and services, the FSC issued an interpretation order on 27 October 2025 that expressly stipulates that businesses such as health check-up centers, health management consulting, pharmacy channels, health and medical big-data analysis, health and medical digital platform development, health and medical software development, health and medical IoT applications, and long-term care assistive devices and services, when combined with insurance-related activities including claims, underwriting, policyholder services, or insurance product payments and meet certain conditions, are to be included in the category of "other insurance-related businesses as recognized by the competent authority" as defined in Paragraph 4 of Article 146 of the Insurance Act.

FSC issues interpretation order concerning Article 146-3 of the Insurance Act

To increase the scope of use of insurance funds, the FSC released an order permitting the insurance industry to allow offshore wind-power marine engineering construction vessels to be used as collateral for insurance loans. This change lets insurance industry funds support the development of offshore wind power chain and Taiwan's energy transformation goals.

FSC marks first anniversary of Green and Transition Finance Plan by announcing eight key achievements

In response to the risk posed by climate change, the FSC released the Green and Transition Finance Action Plan in October 2024. Marking the plan's first anniversary, the FSC has announced eight key achievements. First, on the financing front, as of the end of August 2025, green and sustainable investment and financing had reached NT\$4.68 trillion, or 78 percent of the 2030 target. This demonstrates that the financial sector is effectively supporting a low-carbon industrial transition.

Secondly, the FSC, in collaboration with related government agencies, jointly announced the second edition of the "Taiwan Sustainable Taxonomy" as well as the "Suggested Elements for Transition Plans." The FSC has also held 18 outreach sessions to help enterprises and financial institutions with the practical application of the Taxonomy.

Third, on the data front, the Joint Credit Information Center established the Climate Physical Risk Information Integration Platform for the Financial Industry and added the J14 Factory Location Climate Risk Data and GIS query services. It also set up a Section on Nature-Related Physical Risk Data to support financial institutions in analyzing climate risks and assessing the financial impact of nature-related occurrences.

Fourth, on transition risk, as of the end of September 2025, 1,646 TWSE/TPEX listed companies had disclosed greenhouse gas inventories, with all 278 companies subject to mandatory disclosure having completed reporting.

Fifth, on the disclosure front, all TWSE/TPEX listed companies have completed the filing of their sustainability reports. Starting in 2026, the subsidiaries and sub-subsidiaries of financial holding companies may consolidate their sustainability disclosures into their parent companies' sustainability reports to streamline preparation.

Sixth, on the capacity-building front, the Sustainable Finance Certification was launched in the first quarter of 2024. As of the end of September 2025, 39,757 individuals had passed the basic competency test, while 894 had obtained advanced certification.

Seventh, on the ecosystem front, the Coalition of Movers and Shakers on Sustainable Finance, composed of six financial holding companies (Yuanta, CTBC, E.SUN, Mega, First, and Cathay), convened the Financial Industry Net-Zero Working Group in 2025, which has led the financial industry in drawing on the experiences of international initiatives, digitalize the reporting process for carbon-emission inventory information, enhancing the integration of climate risk information, and collecting data on nature-related financial impacts, thereby supporting industries' transition toward net zero.

Eighth, the 2025 edition of the Sustainable Finance Evaluation has kicked off its preliminary assessment, with results expected to be released in the first quarter of 2026. The indicators for the 2026 edition have also been announced, and the FSC has continued efforts to enhance the function of evaluation information platform.

The FSC will continue to periodically review and refine relevant measures, mobilize additional financial resources toward critical transition sectors, and help to achieve Taiwan's national net-zero goals.

RWA Tokenization Task Force completes technical feasibility validation

To align with global trends and further enhance supervisory effectiveness, the FSC collaborated with the Taiwan Depository & Clearing Corporation (TDCC) and various financial institutions to establish the "Real World Asset (RWA) Tokenization Task Force" in June 2024. The task force comprises representatives from the Central Bank of the Republic of China, TDCC, and nine financial institutions—Cathay Securities, Cathay SITE, CTBC Bank, President Securities Corp., Taishin Bank, KGI Securities, Yuanta Financial Holdings, Taipei Fubon Bank, and KGI Bank. The supporting team consists of the Financial Information Service Co. (FISC), the Taiwan Stock Exchange (TWSE), the Taipei Exchange (TPEX), and MasterLink Securities. The Task Force divided its work into three groups focusing on the tokenization of domestic bonds, foreign bonds, and funds respectively. A Proof-of-Concept (PoC) approach was adopted to assess the feasibility of promoting RWA tokens in Taiwan's financial market. Three groups completed their final (validation) reports on 25 September 2025. In the future, the FSC will continue to promote RWA tokenization in three main areas: regulatory adaptation, the establishment of token trading platforms, and international connections.

FSC announces list of 2025 domestic systemically important banks

The FSC announced the list of 2025 domestic systemically important banks (D-SIBS) on 4 November 2025. The list remains the same as in 2024 and includes CTBC Bank, Taipei Fubon Commercial Bank, Cathay United Bank, Taiwan Cooperative Bank, Mega International Commercial Bank, and First Commercial Bank.

According to the "Regulations Governing the Capital Adequacy and Capital Category of Banks" and the "Directions Governing the Identifying Indicators and Requirements for Domestic Systemically Important Banks," banks designated as D-SIBs must phase in the 2-percentage-point additional regulatory capital requirement and the 2-percentage-

point additional internal capital requirement. They must report their “contingency plan for business crisis” to the competent authority and pass the two-year scenario stress test each year. The six D-SIBs have all met the aforementioned standards.

The FSC expects that the six D-SIBs can take on greater responsibilities and missions for financial stability and enhance the stability and soundness of the financial industry through their business operations, conduct, and corporate governance.

FSC announces optimized Treating Customers Fairly Principles assessment measures and improved transparency for 2025; publishes assessment results

The FSC commissioned the Securities & Futures Institute to conduct the 2025 Assessment of the Implementation of Treating Customers Fairly (TCF) Principles in the Financial Services Industry to ensure optimized assessment measures and greater transparency. This year also marked the first time businesses could fill out forms and reviewers could score results online. A horizontal assessment principle was adopted, whereby the same reviewers scored each principle. In addition, reviewers first examined institutions with stronger past results to identify key evaluation points and enhance the objectivity and differentiation of the assessment. As to enhanced transparency, evaluated institutions were able to check their total score range (four tiers) online. The list of institutions in Tier 1 and Tier 2 was made public, while those institutions falling into Tiers 3 and 4 could check their ranking via the online system, making the process more transparent than previously. Moreover, businesses could look at their performance in four major indicators (implementation status, financial customer disputes, board of director emphasis and actions, and financial inspections and daily supervision) to see if they had met the industry average. Such information can serve as reference for future improvements.

In 2025, the FSC assessed 36 banks, 9 securities firms, 19 other securities firms, 21 life insurers, and 19 non-life insurers. The assessments, now complete, were conducted by an assessment committee. The results are being released in two tiers. This continues the practice of recognizing the top 25 percent of institutions and granting a Best Improvement Award. This year’s recipients of this award are Taiwan Cooperative Bank, Oriental Securities, KGI Life Insurance, and Tokyo Marine Nawa Insurance.

Overall, financial institutions have demonstrated improvement, and many have introduced mechanisms aligned with the TCF Principles. The FSC has also listed “measures by institutions to prevent fraud and their effectiveness” and “soundness of complaint-handling mechanisms” as core areas for enhanced evaluation and will continue to improve upon its evaluations in the future.

Promoting the Asia Innovation Capital program to make Taiwan the NASDAQ of Asia

On 20 October 2025, the FSC, TWSE, and TPEx held a press conference before launching the Asian Innovation Capital (hereinafter, “AIC”). Here, they announced several measures to improve the capital market. The AIC will be promoted by both the TWSE and TPEx through improved listing and trading systems and via the creation of a capital market service team. It will provide a broad array of services to large firms, SMEs, as well as micro enterprises, promote the listing of forward-looking new-economy and key industries, and offer equity and debt financing channels to meet enterprises’ diverse funding needs.

A dual-axis strategy of employing both the stock and the bond market will be employed to promote the Platform and involve 13 measures in three major areas, the key points of which are:

1. Stock market
 - 1.1 Improve listing and trading on the Innovation Board as well as allow day trading, and enhance the scope and liquidity available through the Innovation Board.
 - 1.2 Relax listing regulations for foreign companies (such as the number of Taiwanese directors, underwriting sponsorship period, and accountant internal control audit period) to attract foreign firms to list in Taiwan.
 - 1.3 Promote flexibility for transferring listings and relax standards for the margin trading of listed stocks.
2. Bond market
 - 2.1 Allow foreign-currency denominated bonds issued overseas to be listed on both the Taiwan and other exchanges to expand the international bond market.
 - 2.2 Relax eligibility requirements for foreign companies to issue bonds in Taiwan so as to bolster fundraising channels and promote market diversification.

The FSC will continue to supervise the TWSE and TPEx on the speedy amendment of related regulations and continue to respond to market needs via a rolling review. By promoting the Platform, the FSC will help enterprises use the equity and bond financing to obtain capital to promote innovation and transformation while also meeting investors’ capital allocation needs.

Industry Updates

NPLs at domestic banks as of the end of October 2025

Unit: NT\$1 billion / percentage points

	End of Oct. 2025	End of Sept. 2025	Increase/Decrease
Total outstanding loans	44,269	44,134	Increased by 135 billion
NPL ratio	0.15%	0.15%	-
Coverage Ratio	877.27%	881.71%	Decreased by 4.44 percentage points

As of the end of October 2025, there were 38 domestic banks in Taiwan, and their asset quality continuously remained manageable as seen in the above figures. The FSC will require banks to undertake measures to improve their asset quality and financial structure on an ongoing basis.

NPLs at credit cooperatives as of the end of October 2025

Unit: NT\$1 billion / percentage points

	End of Oct. 2025	End of Sept. 2025	Increase/Decrease
NPLs	0.83	0.92	Decreased by NT\$ 0.09 billion
NPL ratio	0.12%	0.14%	Decreased by 0.02 percentage points
Coverage Ratio	1,961.34%	1,754.10%	Increased by 207.24 percentage points

As of the end of October 2025, there were 23 credit cooperatives in Taiwan, and their asset quality continuously remained manageable as seen in the above figures. The FSC will require credit cooperatives to undertake measures to improve asset quality and financial structure on an ongoing basis.

Net purchases and sales of listed stocks by foreign and mainland China investors, as well as inflows and outflows of funds

1. Net foreign and mainland China investment in listed shares

Unit: NT\$1 billion

Through end October 2025		TWSE-listed shares	TPEx-listed shares
Foreign Investors	Bought	27,061.43	4,974.02
	Sold	27,165.90	4,953.02
	Net bought (sold)	(104.48)	21.00
Mainland China investors	Bought	5.58	0.39
	Sold	5.92	0.53
	Net bought (sold)	(0.34)	(0.14)
Total		(104.81)	20.86

2. Cumulative net (outward) inward remittances by foreign and mainland China investors

Unit: US\$1 billion

	End Oct. 2025	End Sept. 2025	Increase (Decrease)
Cumulative net (outward) inward remittances from offshore foreign institutional investors and foreign individual investors	317.34	315.79	1.55
Cumulative net (outward) inward remittances from mainland China investors	0.07	0.07	0.00
Total	317.41	315.86	1.55

Sales statistics of foreign-currency-denominated products by life insurance industry as of the end of August 2025

Unit: NT\$1 billion

	End Aug. 2025	End Aug. 2024	Increase (Decrease)
Investment-linked insurance	42.31	29.82	42%
Traditional life insurance	229.50	161.99	42%
New-policy premium income (total)	271.81	191.81	42%

Profit/loss, net value, and exchange gains/losses of the insurance industry in September 2025

1. Pre-tax profit of insurance enterprises

Unit: NT\$1 billion

	End Sept. 2025	End Sept. 2024	Growth rate (%)
Pre-tax profit of life insurance enterprises	91.6	293.9	-68.8%
Pre-tax profit of non-life insurance enterprises	26.1	22.1	18.1%
Pre-tax profit of all insurance enterprises (total)	117.7	316.0	-62.8%

2. Owners' equity of insurance enterprises

Unit: NT\$1 billion

	End Sept. 2025	End Sept. 2024	Growth Rate (%)
Owners' equity of life insurance enterprises	2,645.0	2,674.7	-1.1%
Owners' equity of non-life insurance enterprises	162.4	148.7	9.2%
Owners' equity of insurance enterprises (total)	2,807.4	2,823.4	-0.6%

3. As of the end of September 2025, the NT Dollar had appreciated by 7.59% against the US Dollar since the end of 2024, and the cumulative balance of foreign exchange valuation reserve of life insurance enterprises was NT\$341.9 billion, increasing by NT\$122.3 billion. Meanwhile, the combined impact of exchange gains/losses, hedging gains/losses, and the net effect of volatility on the foreign exchange valuation reserve of life insurance enterprises was NT\$-653.9 billion. Over the same period, the overseas investments of life insurers resulted in net gains (including exchange gains/losses and hedging gains/losses, but not including the net effect of volatility on the foreign exchange valuation reserve) of NT\$124.8 billion.

Sales of spillover-effect insurance products and provision of in-kind benefits by life insurers through the third quarter of 2025

As of the third quarter of 2025, the performance of life insurers in selling spillover-effect insurance products and providing in-kind benefits was as follows:

The FSC has approved or accepted registration of 299 spillover-effect insurance products from 15 life insurance companies. In total, 932,074 new contracts for such products have been sold as of the third quarter of 2025, down by 1% from 939,542 compared to the third quarter of 2024. The first-year premium income was NT\$27,877.20 million, up by 46% from NT\$19,074.74 million compared to the third quarter of 2024. Separately, the FSC has approved or accepted registration of 52 in-kind payment insurance products from 7 life insurance companies. In total, 343,543 new contracts for such products have been sold as of the third quarter of 2025, up by 81% from 190,040 compared to the third quarter of 2024. The first-year premium income was NT\$727.42 million, down by 49% from NT\$1,436.91 million compared to the third quarter of 2024.

FSC grants Financial Education Contribution Awards to 20 institutions

The FSC presented six awards this year at the 2025 Financial Education Contribution Awards ceremony. The "Youth Mentorship Award," a new prize, recognizes organizations that have promoted financial education for young people. For this year's awards, 50 projects were submitted, with 20 financial institutions and peripheral organizations receiving awards. Details of the winners and the winning projects are as follows:

1. Best Innovation Award: Fubon Securities – Integrating digital and AI technologies to create an innovative financial learning environment.
2. Best Financial Inclusion Award: Taiwan Academy of Banking and Finance – Designing exclusive courses for indigenous communities, demonstrating the depth and breadth of financial inclusion.
3. Best Youth Mentorship Award: CTBC Bank – Inspiring learning through exhibitions, courses, and community activities that combine education with entertainment.
4. Best Collaboration Award: Taipei Fubon Commercial Bank – Providing migrant workers with native-language financial services, enhancing their financial literacy and fraud prevention awareness.
5. Best Performance Award: Prudential Life Insurance – Enhancing financial literacy through animations, simulations, digital platforms, and family activities.

The FSC pointed out that financial literacy education is essential for improving protection of consumer rights as well as quality of life and said

that it will continue to bring together the resources and strengths of related parties to create greater diversity and inclusion in financial education in the spirit of these awards.

Taiwan Weeks events conclude, having successfully showcases Taiwan's economic prowess and the new heights reached by its capital markets

The FSC, in collaboration with the TWSE, TPEx, Taiwan Futures Exchange, and TDCC, hosted the 2025 Taiwan Weeks activities from October 15 to 23. Over 28,000 participants were welcomed, including representatives of over 1,200 associations and organizations as well as guests from more than 20 nations. The activities fully showcased Taiwan's economic prowess as well as the new heights reached by its capital market.

The opening ceremony featured a video address by Premier Cho Jung-tai, who stressed the outstanding performance of Taiwan's stock markets, which had attracted global capital. Also at the event, FSC Chairman Peng Jin-lung pointed out that Taiwan enjoyed such advantages as a solid industrial base with Taiwanese firms at the core, immense private wealth, and solid momentum in its capital markets.

The week's events had three key special characteristics:

1. Enhancing product breadth and depth, while including innovation and integration: The Asian Capital Markets Summit and the ETF Investment Expo explored Asian asset management trends and provided investors with an in-depth understanding of ETF characteristics through interactive experiences.
2. Moving towards sustainability and implementing ESG: The Taipei Corporate Governance Forum and the IR and Engagement Forum considered the implementation of ISSB guidelines, ESG investment trends, and sustainable finance strategies, emphasizing action and cross-sectoral cooperation to align Taiwan's policies with international trends.
3. Launching innovation and connecting capital: The "Asia Innovation Capital" initiative has been started to accelerate the aggregation of resources from specific industries by relaxing regulations and creating a dual-track financing market covering both equity and debt. Asian Innovation Cup finals uncovered promising domestic and international innovative enterprises to link innovative enterprises with the capital market.

The 2025 Taiwan Weeks events were widely praised by the domestic and international financial, industrial, and academic communities. They also attracted the participation of several international exchanges. The FSC will continue to promote product innovation, cross-border cooperation, and talent cultivation to create a more resilient, internationally competitive capital market in Taiwan.

Investor and Consumer Protection

2025 Financial Literacy Campaign for the Campus and Community

The FSC's 2025 Financial Literacy Campaign for Campuses and Communities held a total of 758 activities from January through November at schools such as Yutian Elementary School located in Jiaoxi, Yilan County, and organizations attended by 52,475 people. The free program has proven popular since its inception in 2006. As of the end of 2024, a total of 9,251 events had been held and over 1.25 million people had attended. The target participants include students at all levels, communities, women's groups, indigenous people, immigrants, military personnel, correctional institutions, social welfare groups, senior citizens' groups, police, firefighters, coast guard personnel, and taxi drivers.

The FSC Banking Bureau will continue to hold continuing education on financial literacy in 2025. Interested schools or groups can apply online or call (02) 8968-9711.

FSC approves TDCC to set up a mechanism to help companies issue eGifts, encouraging shareholders to utilize electronic voting

To encourage shareholders to participate in shareholders' meetings, the FSC issued an order on 16 October 2025 permitting the TDCC to help public companies distribute eGifts for shareholders' meetings. This change allows shareholders to receive gifts electronically, thereby encouraging them to make greater use of electronic voting. Since electronic voting platforms were established, the percentage of shares represented in electronic voting at shareholders' meeting has increased year by year, reaching 60.93% in 2025. It is now the most important channel via which shareholders participate in such meetings. To encourage shareholders to use electronic voting, where a public company begins using an eGift service, shareholders can obtain relevant information on shareholders' meeting gifts from the electronic voting platform on a designated date and complete the souvenir claim process online.