

FSC Banking Bureau 2025 Internal Control Project Evaluation Results

| No. | Organizer | Project Name | Project Execution and Performance (Results of the Organizer's Self-Evaluation of Performance) | Banking Bureau Review Comments | Grade |
|-----|------------------------------------|---|--|--|-------------|
| 1 | Credit Cooperatives Division | Enhance finance education and strengthen protection of the interest of financial consumers | <p>I. Project management:</p> <p>(I) Administrative tasks: The Project's implementation results and control status were reported quarterly and submitted before the scheduled deadline.</p> <p>(II) Progress control status:</p> <ol style="list-style-type: none"> 1. The target number of activities for 2025 was 100 sessions by the first quarter, 350 sessions by the second quarter, 500 sessions by the third quarter, and 660 sessions for the entire year. 2. The actual number of activities was 115 sessions by the first quarter, 439 sessions by the second quarter, 625 sessions by the third quarter, and 802 sessions for the entire year. All target numbers set for each quarter and for the annual targets were met. 3.4 Financial Consumer Protection Knowledge Seminars were held from September 1 to 17, 2025, which met the | The Bureau agrees with the descriptions provided in the evaluation. Please continue to promote the Project and implement improvement measures and enhancement actions. | Outstanding |

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| | | | <p>annual targets.</p> <p>4. Completed the production of two micro movies titled "Preventing Investment Fraud and "Introduction to Elderly Care Trusts" along with five short videos titled Don't Be Deceived : Scammers Pretending to Be FSC Officials ", "Promoting Financial Inclusion - Friendly Banking Services for People with Disabilities", "Promoting Financial Inclusion - Friendly Banking Services for the Visually and Hearing Impaired", "E-Payment Common Platform QR Code (TWQR) - For the General Public", and " Banking Services for Foreigners in Taiwan (Bilingual Version)" in the fourth quarter, which met the annual targets.</p> <p>(III) Use of funds: Available budget for the entire year 1. Available budget for the entire year was</p> | | |

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| | | | <p>NT\$2,844 thousand.</p> <p>2. Actual expenditures amounted to NT\$2,529 thousand.</p> <p>(1) The budget for purchasing insurance for the "Financial Literacy Campaign for Campus and Community" was NT\$67,000 and the actual payment was NT\$76,013.</p> <p>(2) The budget for the "Financial Consumer Protection Knowledge Seminars" was NT\$590,000 and the actual payment was NT\$523,202.</p> <p>(3) The actual expenditure for the outsourced revision of the consumer financial protection education micro movie produced last year ("Prevention of Financial Exploitation") was NT\$19,000.</p> <p>(4) The budget for the production of seven consumer financial protection education videos was NT\$2,187,000, and the actual expenditure was</p> | | |

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| | | | <p>NT\$1,911,000. [In compliance with the 2025 central government general budget proposal to freeze one-tenth of the funds (NT\$218,700), the cumulative annual expenditure rate and the annual budget distribution rate for this Project both fell below 90%. If the frozen one-tenth (NT\$218,700) is deducted from the approved project budget, the actual cumulative annual expenditure rate and the annual budget distribution rate would both reach 96.31% (= 2,529 / (2,844 - 218)].</p> <p>3. The cumulative budget distribution rate for every quarter of 2025 was 91.67% in March, 93.18% in June, 1,073.21% in September, and 88.92% in December [calculation capped at 100%]. The average was 93.5%</p> <p>II. Implementation performance:</p> <p>(I) Annual targets:</p> <p>1. Target 1 for "At least 660 sessions of the</p> | | |

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| | | | <p>Financial Literacy Campaign for Campus and Community": 121.52% target (660 sessions) achieved with 802 sessions organized.</p> <p>2. Target 2 for "At least 50,000 participants in the Financial Literacy Campaign for Campus and Community": 111.98% target (50,000 participants) achieved with 55,990 participants in the activities in 2025.</p> <p>(II) Designated targets:</p> <p>1. Target 1 for "90% (number of actual sessions/target number of sessions) in the Financial Literacy Campaign for Campus and Community": Annual target achieved with an achievement rate of 121.52% of the number of sessions in 2025.</p> <p>2. Target 2 for "90% or more (number of actual participants/target number of participants) of the target enrollments in the Financial Literacy Campaign for</p> | | |

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| | | | <p>Campus and Community: Annual target achieved with an actual participation rate of 111.98% in 2025.</p> <p>(III) Special performance:</p> <ol style="list-style-type: none"> 1. The Project met the special performance criteria "Project implementation effectiveness actively broadcasted by domestic or foreign media and received recognition": <ol style="list-style-type: none"> (1) The FSC organizes the "Financial Literacy Campaign for Campus and Community" to encourage financial institutions (e.g., banks and credit cooperatives) to fulfill corporate social responsibilities and create a friendly financial consumption environment. The FSC therefore requested financial institutions to assign employees to serve as financial instructors and give lectures across Taiwan to foster financial education and promote | | |

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| | | | <p>financial knowledge.</p> <p>(2) The FSC organizes public award presentation ceremonies for the top ten financial institutions that organized the highest number of financial literacy events. The "Credit Cooperatives Quarterly" published by the National Federation of Credit Co-operatives of the R.O.C. (hereinafter referred to as NFCC) reports related information and photographs of the campaign each quarter, which recognize the effectiveness of this campaign and encourages financial institutions to actively participate in the campaign and enhance social welfare.</p> <p>2. The Project met the special performance criteria "Business innovation, improvement, and simplification helping to enhance the government's administration</p> | | |

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| | | | <p>performance and improve the public satisfaction of the government with significant results":</p> <p>(1) In 2025, we completed the production of two micro movies titled "Preventing Investment Fraud" and "Introduction to Elderly Care Trusts" along with five short videos titled "Don't Be Deceived : Scammers Pretending to Be FSC Officials", "Promoting Financial Inclusion - Friendly Banking Services for People with Disabilities", "Promoting Financial Inclusion - Friendly Banking Services for the Visually and Hearing Impaired", "E-Payment Common Platform QR Code (TWQR) - For the General Public", and "Banking Services for Foreigners in Taiwan (Bilingual</p> | | |

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| | | | <p>Version)". We aim to promote these initiatives to equip the general public with essential financial knowledge and enhance financial consumers' understanding of different products and transaction risks in the financial market, thereby improving overall financial literacy.</p> <p>(2) The production of the aforementioned educational films was completed via limited tender procedures. The FSC invited external experts for the joint evaluation and selection and selected a company with abundant production track records. The movies use storytelling to help people establish correct concepts of consumer finance and wealth and debt management. The contractor also used YouTube, and Facebook to increase the number of views and click rates, which helps</p> | | |

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| | | | <p>the FSC improve consumer protection and increase the people's satisfaction with government administration.</p> <p>3. The Project met the special performance criteria "excellent performance in project implementation and effectively reduced project operating costs or increased operating efficiency":</p> <p>(1) The "Financial Literacy Campaign for Campus and Community" was organized by the FSC in collaboration with the Bankers Association of the Republic of China (hereinafter referred to as the Bankers Association), National Federation of Credit Co-operatives of the R.O.C. (hereinafter referred to as NFCC), Central Deposit Insurance Corporation, Taiwan Academy of Banking and Finance, and the Anti-</p> | | |

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| | | | <p>Money Laundering Office of the Executive Yuan, which effectively reduced the cost of the Project.</p> <p>(2) The instructors are qualified instructors assigned by the financial institutions. Activities are conducted throughout Taiwan and FSC selects the staff assigned by financial institutions in the vicinity to conduct organize the campaign activities, which enhances the efficiency of implementation.</p> <p>4. The Project met the special performance criteria "Cross-agency projects which have prudent planning coordination and integration with significant benefits of the Project": The production of "Establishing Correct Financial Concept Advocacy Short Films", which were produced by the FSC, not only involved the Department of Information Services of the</p> | | |

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| | | | <p>Executive Yuan in arranging public service broadcasts on six terrestrial TV channels (TTV, CTV, CTS, FTV, Hakka TV, and Taiwan Indigenous TV channels), but FSC also requested the Bankers Association, NFCC, Trust Association of the ROC (hereinafter referred to as the Trust Association), and Bills Finance Association to notify their respective members to include the micro movies into the training materials for the employees of individual financial institutions, or use as promotional materials for instructors of the "Financial Literacy Campaign for Campus and Community". The FSC has actively engaged related organizations and associations for the use of resources and related measures.</p> <p>5. Special performance for meeting the criteria "Planning and implementation processes to incorporate participation</p> | | |

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| | | | <p>among diverse groups in the society and enhance policy communication and coordination". The FSC held 4 sessions of the Banking Consumer Protection Knowledge Seminars in Taipei, Taichung, Kaohsiung, and Hualien from September 1 to September 17, 2025. The number of participants reached 1,284 and the FSC invited experts and professionals to explain new developments and practices in related regulations. By delivering new knowledge of consumer protection to financial institutions' employees, the FSC expects to enhance the consumer protection awareness of the financial institutions including banks, credit cooperatives, credit card companies, electronic stored value card issuers, and electronic payment institutions, and to enhance the protection of consumers' rights and</p> | | |

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| | | | <p style="text-align: center;">interests.</p> <p>III. Improvement measures and enhancement actions: The FSC continues to organize the Financial Literacy Campaign for Campus and Community, Banking Consumer Protection Knowledge Seminars, and the production and broadcast of promotional materials (short films) on correct financial concepts in 2026 to strengthen the protection of financial consumers' interests.</p> | | |
| 2 | Foreign Banks Division | Implementation of Launch asset management services for high-asset customers | <p>I. Project management:</p> <p>(I) All quarterly implementation results and control status were completed and submitted on schedule.</p> <p>(II) The Project's implementation results and control status were reported quarterly and submitted on schedule. However, the progress for the second quarter lagged by 1.16%, resulting in a delay of 0.29% on average .</p> | The Bureau agrees with the descriptions provided in the evaluation. Please continue to promote the Project and implement improvement measures and | Outstanding |

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| | | | <p>(III) In 2025, the target assets under management (AUM) of high-asset customers in banks that offer such services was NT\$2,020 billion. By the end of 2025, the total AUM of high-asset customers reached NT\$2,518.3 billion and attained the target for 2025.</p> <p>II. Implementation performance:</p> <p>(I) Annual targets:</p> <ol style="list-style-type: none"> 1. Target 1 – In 2025, the AUM of high-asset customers in banks providing these services increased to NT\$2,080 billion; In early 2025, the total AUM of high-asset customers reached NT\$1,444.6 billion. As of the end of 2025, the total AUM of high-asset customers NT\$2,158.3 billion (the attainment rate was 107.92%). 2. Target 2 – Increase the total number of high-asset customers to over 15,000: In | <p>enhancement actions.</p> | |

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| | | | <p>early 2025, the total number of high-asset customers in banks providing these services increased to 12,173. By the end of 2025, the total number of high-asset customers reached 20,583, with an attainment rate of 137.22%.</p> <p>(II) Designated targets:</p> <ol style="list-style-type: none"> 1. Target 1 – Maintain the rate of high-asset customers involved in major complaints or disputes at banks below 3%: In 2025, the rate of high-asset customers with major customer complaint or dispute at banks was 0%, successfully meeting the designated target. 2. Target 2 – At least 8 banks apply to establish a presence in the Kaohsiung pilot zone: In 2025, 18 banks were approved to establish a presence in the Kaohsiung pilot zone, thereby achieving the designated target. | | |

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| | | | <p>(III) Special performance:</p> <ol style="list-style-type: none"> 1. Improvement in international competitiveness or relevant international rankings: Taiwan's ranking in the latest Global Financial Centres Index (GFCI 38, September 2025) published by the British think-tank Z/Yen leaped from 70th to 55th place among 120 financial centers worldwide. The advancement of 15 places demonstrates a significant enhancement in Taiwan's international financial competitiveness. 2. Project implementation effectiveness actively broadcasted by domestic or foreign media and received recognition: The Kaohsiung pilot zone garnered international media attention. Bloomberg reported that Taiwan's relaxation of asset management regulations and the establishment of | | |

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| | | | <p>the Kaohsiung pilot Zone of the Asia Asset Management Center in July have prompted several major global banks, including UBS, HSBC, and BNP Paribas, to more aggressively recruit talent and capture Taiwan's rapidly growing asset management market.</p> <p>3. Business innovation, improvement, and simplification helping to enhance the government's administration performance and improve public satisfaction with the government with significant results:</p> <p>(1) On March 3, 2025, the FSC amended and promulgated the "Regulations Governing Banks Conducting Financial Products and Services for High-Asset Customers." The amendments relaxed the regulations on the recipients of structured financial bonds issued by banks and the eligibility criteria for banks</p> | | |

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| | | | <p>applying to engage in high-asset customer business. These measures aim to expand market participation in wealth management for high-asset customers, increase banks' AUM, and enhance the administrative performance and public satisfaction regarding the promotion of wealth management services.</p> <p>(2) On April 1, 2025, the FSC issued the "Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones". These directions serve as the basis for financial institutions to conduct trial operations within the zone. Financial institutions may apply to conduct 38 types of trial business items at their business locations in the zone, including insurance financing, Lombard lending, family offices, and cross-</p> | | |

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| | | | <p>border financial services, thereby enhancing administrative performance and public satisfaction with the government's promotion of wealth management business.</p> <p>4. Excellent performance in project implementation and effectively reduced project operating costs or increased operating efficiency:</p> <p>(1) On April 1, 2025, the FSC promulgated the "Operation Directions for Financial Institutions Applying for Business Trials in Local Asset Management Zones." The inauguration of the zone in July 2025 demonstrated high administrative efficiency.</p> <p>(2) As of the end of 2025, the number of banks approved by the FSC to conduct high-asset customer business increased from 12 to 21 compared to the same period in the</p> | | |

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| | | | <p>previous year. This significant addition of 9 banks shows that the guidance provided to banks to continuously enhance investment in wealth management talent and systems, implemented by means of regulatory relaxation and supervisory measures, has yielded results and supported the development of wealth management business in Taiwan.</p> <p>5. Cross-agency projects which have prudent planning coordination and integration with significant benefits of the Project: The FSC and the Kaohsiung City Government joined forces to establish the "Kaohsiung Zone of Asia Asset Management Center," serving as Taiwan's first pilot program site that meet international private banking standards. Through the concerted</p> | | |

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| | | | <p>efforts of the central and local governments, along with the active participation of the financial industry, the zone has gradually become an important platform for "business innovation, capital flow, and talent convergence," laying a critical foundation for Taiwan's progression toward becoming Asia's asset management center.</p> <p>6. Planning and implementation processes to incorporate participation among diverse groups in society and enhance policy communication and coordination:</p> <p>The FSC has established the "Asia Asset Management Center Banking Business Promotion Task Force" and set up three task force workshops focusing on private banking, family office, and OBU wealth management businesses. We invite the participation</p> | | |

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| | | | <p>of the industry, government, and academia for these workshops to deliberate on business refinements and institutional improvements, and thus serve as a foundation for subsequent regulatory adjustments and comprehensive business promotion.</p> <p>III. Improvement measures and enhancement actions: The FSC will continue to remove restrictions and barriers in the future and allow the trial operations of more business items within the designated special zone to create a comprehensive asset management ecosystem that rivals international competitors. Under the policy goal of achieving "tangible results in two years," the transformation of Taiwan's asset management market has garnered international attention. Building on this foundation, the FSC will continue to implement the phased targets of "visible</p> | | |

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| | | | <p>changes in four years" and "recognizable achievements in six years". By promoting the innovation and integration of financial products and services, the FSC aims to expand the breadth and depth of Taiwan's asset management market and create an environment that attracts both domestic and foreign capital to "come to Taiwan and stay in Taiwan", realizing the vision of steady advancement toward becoming Asia's asset management center.</p> | | |
| 3 | Financial Holding Co. Division | Encourage banks to provide commercial real estate reverse mortgage loans | <p>I. Project management:</p> <p>(I) All quarterly implementation results and control status were completed and submitted on schedule.</p> <p>(II) As of the end of February 2025, the target for approved credit limits for commercial real estate reverse mortgages was NT\$51.5 billion. The actual approved credit limit reached NT\$52.1 billion. The target progress was</p> | The Bureau agrees with the descriptions provided in the evaluation. Please continue to promote the Project and implement improvement measures and | Outstanding |

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| | | | <p>25% and the actual achievement was 25.29%.</p> <p>(III) As of the end of May 2025, the target for approved credit limits for commercial real estate reverse mortgages was NT\$53 billion. The actual approved credit limit reached NT\$54.8 billion. The target progress was 50% and the actual achievement was 51.70%.</p> <p>(IV) As of the end of August 2025, the target for approved credit limits for commercial real estate reverse mortgages was NT\$54.5 billion. The actual approved credit limit reached NT\$57.3 billion. The target progress was 75% and the actual achievement was 78.85%.</p> <p>(V) As of the end of November 2025, the target for approved credit limits for commercial real estate reverse mortgages was NT\$55.5 billion. The actual approved credit limit reached</p> | <p>enhancement actions.</p> | |

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| | | | <p>NT\$59.7 billion. The target progress was 100% and the actual achievement was 107.57%.</p> <p>II. Implementation performance:</p> <p>(I) Annual targets:</p> <ol style="list-style-type: none"> 1. Target 1 — Approved credit limits for commercial real estate reverse mortgages reach NT\$55 billion or more: In 2025, the actual approved credit limit reached NT\$60.5 billion, achieving 110% of the target (NT\$55 billion). 2. Target 2 — Total number of customers for commercial real estate reverse mortgages reach 9,500 or more: In 2025, the actual number of customers reached 10,340, achieving 108.8% of the target (9,500). <p>(II) Designated targets:</p> <ol style="list-style-type: none"> 1. Target 1 — The growth rate of approved credit limits for commercial real estate reverse mortgages as of the | | |

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| | | | <p>end of December 2025 reaches 8% or more compared to the previous year: In 2025, the approved credit limit for commercial real estate reverse mortgages reached NT\$60.5 billion. In 2024, the approved credit limit was NT\$50.9 billion. The growth rate compared to the previous year was 18.86%.</p> <p>2. Target 2 — The growth rate of the number of customers for commercial real estate reverse mortgages as of the end of December 2025 reaches 8% or more compared to the previous year: In 2025, the number of customers for commercial real estate reverse mortgages was 10,340. In 2024, the number of customers was 8,981. The growth rate compared to the previous year was 15.13%, and the annual target was achieved.</p> <p>(III) Special performance:</p> | | |

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| | | | <p>1. Project implementation effectiveness actively broadcasted by domestic or foreign media and received recognition: The FSC encourages banks to continue promoting commercial real estate reverse mortgages while implementing appropriate risk control to achieve asset revitalization and secure people's life in retirement. Domestic media outlets, including the Central News Agency, ETtoday News, PTS News Network, and Liberty Times, have actively reported on the implementation status of commercial real estate reverse mortgages and conducted research and analysis on the development of this business.</p> <p>2. Planning and implementation processes to incorporate participation among diverse groups in society and enhance policy communication and</p> | | |

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| | | | <p>coordination: To advocate for the use of commercial real estate reverse mortgages by the elderly, the FSC continues to organize education and promotion campaigns and has incorporated additional teaching materials into the "Financial Literacy Campaign for Campus and Community". The instructors are qualified instructors assigned by the financial institutions. Activities are conducted throughout Taiwan and FSC selects the staff assigned by financial institutions in the vicinity to conduct organize the campaign activities, thereby actively promoting coordination and integration. Furthermore, to prevent financial consumer disputes, the FSC has referenced practices from countries and regions such as the United States, Singapore, and Hong Kong in the</p> | | |

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| | | | <p>current banking operational procedures. Borrowers (the elderly) are required to provide a lawyer's consultation letter or have a third-party witness at the time of application. Additionally, a person with legal inheritance status or a third party (if no legal heir exists) must be designated as an obligor of notifications. These measures ensure that the elderly fully understand the contents of the contract and the resulting rights and obligations, while also avoiding subsequent disputes with heirs or challenges to the validity of the contract.</p> <p>III. Improvement measures and enhancement actions: The FSC encourages banks to continue promoting commercial real estate reverse mortgages while implementing appropriate risk control to achieve asset revitalization and secure people's life in retirement. The FSC</p> | | |

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| | | | will also continue to monitor market operations, heed suggestions from the elderly and the banking industry, and provide appropriate assistance to promote the development of relevant businesses and meet the financial needs of consumers in an aging society. | | |

*Performance grades are divided into four marks: Outstanding, A, B, and C. Outstanding scores 90 or above; A scores 80 or above; B scores 70 or above; and C scores less than 70.