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《Chinese version please refer to page 1》

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Ministry of Justice Anti-Corruption Hotline 0800-286-586
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- Taiwan Individual Savings Account (TISA) program marks its first anniversary
- FSC launches anti-fraud awareness campaign “United Against Fraud: The Financial Sector, Prosecutors, and Police Stand with You”
- FSC amends certain provisions of the “Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions”

Policy and Regulations

FSC issues “Directions for the Calculation of Capital Resource and Capital Requirement and Relevant Reports Under Taiwan Insurance Solvency” to promote the implementation of the Taiwan Insurance Solvency scheme for the insurance industry

To facilitate the implementation of the new-generation Taiwan Insurance Solvency (TIS) scheme by the domestic insurance industry, and taking into account international practices, the FSC issued the “Directions for the Calculation of Capital Resource and Capital Requirement and Relevant Reports Under Taiwan Insurance Solvency” on September 8, 2026. The document specifies methods for calculating the TIS capital adequacy ratio, addressing such elements as market valuation adjustments, own capital, and risk capital. To encourage the industry to invest in public infrastructure and the real economy, while keeping in mind the actual condition of local financial and real estate markets, provisions from the original Risk-Based Capital regime have been incorporated into the new TIS framework. The FSC will continue to monitor international practices and review relevant regulations in a timely fashion should there be significant changes in the overall economic and financial environment occur.

Taiwan Individual Savings Account (TISA) program marks its first anniversary

Addressing changes in the population structure brought about by an aging society, the FSC is working to help people build a third pillar of retirement support by overseeing the establishment of the Taiwan Individual Savings Account (TISA) program. During the first stage of the program, which began in July 2025, asset management firms have provided preferential fund fees and waived sales fees on TISA funds. As dollar-cost averaging investment is available, the program encourages disciplined medium-to long-term investing. As of October 8, 2026, 25 asset management firms were offering 62 funds for which 273,197 accounts had been opened. Total fund subscriptions reached NT$12.41 billion and assets under management reached NT$24.75 billion. The FSC is presently mapping out the second stage of the TISA program to enhance policy incentives and encourage greater public participation.

FSC amends certain provisions of the “Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions”

To prevent and curb the misuse of financial services for criminal purposes, align with the relevant provisions of the Fraud Crime Hazard Prevention Act and take into account practical recommendations from law enforcement agencies and the banking sector, the FSC amended certain provisions of the “Regulations Governing the Deposit Accounts and Suspicious or Unusual Transactions” on August 31, 2026. Key aspects of the amendments

include expanding the scope of Category Two accounts to facilitate early identification of and warnings about suspicious or unusual deposit accounts. Additionally, in support of the Suspicious Account Early Warning Center mechanism implemented by the Taiwan High Prosecutors Office, banks may report serious or urgent cases involving suspected illegal activities or clearly unusual transactions to the Office. This enables prosecutors to intervene and initiate investigations at an early stage, thereby quickly disrupting illicit financial flows and combating crime.

FSC's first-year implementation of the eGift service boost shareholder electronic voting

To promote digitalization and green and sustainable development of the capital market while encouraging shareholders to exercise their voting rights, the FSC oversaw the launch of the shareholder meeting eGift service by the Taiwan Depository and Clearing Corporation (TDCC) on March 23, 2026. Statistics from 44 companies that have adopted the system for their annual meetings this year show increases in both the total number of electronic votes cast as well as the total number of shares voted electronically over the previous year. Electronic voting accounted for 61.8 percent of shareholder meeting attendance, an increase of 11 percentage points over last year, demonstrating that the service has boosted shareholder participation through electronic voting. The FSC will continue to oversee the TDCC's efforts at optimization and encourage more listed companies to adopt the service, thereby encouraging greater shareholder activism.

FSC joins interministerial effort to expand public construction investment targets and channels insurance funds into Taiwan's infrastructure

To channel the insurance industry's long-term funds into domestic public infrastructure projects, the FSC has partnered with the National Development Council, Ministry of Finance, and other related authorities. By coordinating policies and making regulatory adjustments, they are working to support Taiwan's public infrastructure and industrial development.

Over the past two years, the competent authorities have issued interpretations recognizing emerging investment targets in the public interest that yield public policy benefits. Examples include policy determinations by the Ministry of Transportation and Communications regarding harbor transport facilities (such as yacht marinas); the Ministry of Digital Affairs concerning AI computing centers and green, low-carbon data centers; and the Ministry of Economic Affairs regarding smart warehouses, logistics centers, behind-the-meter energy storage, and the energy service company sector. Separately, the National Communications Commission issued an interpretation classifying submarine cables as public telecommunications utility equipment. Such measures have expanded the scope of public infrastructure investment to include such emerging sectors as digital technology, energy, telecommunications, and smart logistics.

In October 2025, the FSC amended the "Regulations Governing the Use of Insurers' Funds in Special Projects, Public Investments, and Social Welfare Enterprises." The amendment raised the aggregate investment ceiling for such projects and undertakings from 10 to 15% of an insurer's total investable funds. This further expands the capacity for insurance capital to be used for public infrastructure. In the future, the FSC will continue to engage in rolling adjustments to the regulatory framework for insurance fund utilization, aiming to provide insurers with more diverse long-term investment options while protecting policyholders' interests and ensuring financial stability.

Over 1,000 Employment Gold Cards issued to foreign financial professionals, attracting international talent to Taiwan

In line with the government's policy of recruiting foreign professionals and promoting the development of the financial industry, the FSC promulgated the "Required Qualifications for 'Foreign Specialist Professionals with Specific Financial Expertise' and Principles for Recognition of Qualifications"(henceforth, "the Principles") in accordance with the "Act for the Recruitment and Employment of Foreign Professionals." The Principle serve as the criteria for Employment Gold Card applications for those in the field of finance. Since the launch of the Employment Gold Card program through the end of June 2026, a total of 1,005 Employment Gold Cards have been approved following the review of the FSC. Hong Kong, the United States, Singapore, Canada, and the United Kingdom are the top five source countries or regions. Point 5 of the Principles was amended on December 29, 2025, to add "asset management (including multi-family offices)" to the list of key industries, thereby addressing demand for talent. Following this amendment, 92 cards were approved in the first half of the year, growth of nearly 30 percent compared to the same period last year. In the future, the FSC will continue to review and adjust the Principles to encourage more foreign financial professionals to come to Taiwan.

FSC amends "Regulations Governing Foreign Investments by Insurance Companies"

To facilitate the insurance industry's smooth transition to the new generation Taiwan Insurance Solvency (TIS) scheme, scheduled to be implemented in 2026, while balancing risk management and investment strategies, the FSC amended the "Regulations Governing Foreign Investments by Insurance Companies" on September 4, 2026. Key amendments include allowing the retention of existing investments that met the original criteria but would otherwise fail to comply with the current rules due to changes in capital calculation methods made for the new solvency regime; adopting a differentiated management approach for overseas entities that raise funds to strengthen their financial structures; and explicitly stipulating credit rating and management requirements for foreign government bonds and treasury bills to enhance risk control and improve asset security and liquidity.

FSC issues order concerning Paragraph 1 of Article 13 of the "Regulations Governing Securities Investment Trust Enterprises"

To align with international standards and enhance the quality of sustainability information disclosed by securities investment trust enterprises (SITEs), the FSC issued an order on September 3, 2026, requiring SITEs with assets under management (AUM) of NT$100 billion or more to prepare sustainability-related financial information in accordance with sustainability disclosure standards. The requirement will be phased in over three stages, based on each firm's AUM, starting from fiscal year 2027, and the information shall be filed beginning the following year. Independent third-party assurance is required for Scope 1 and Scope 2 greenhouse gas emissions data, while requirements regarding Scope 3 greenhouse gas emissions data will apply from the third year after a firm's initial application of the sustainability disclosure standards.

FSC issues order concerning regulations of the securities and futures enterprises data sharing among financial institutions

To streamline applications for data sharing within the securities and futures enterprises, the FSC amended and issued an order on September 1, 2026. The amendment removes the requirement to obtain prior approval from the FSC for the initial case of data sharing between financial institutions not belonging to the same holding

company or group company and to file subsequent cases with their respective industry associations for record keeping.

FSC amends "Directions for Sale of Non-Performing Loans by Insurance Enterprises"

To improve the insurance industry's management of non-performing loans, the FSC revised Points 2 and 5 of the "Directions for Sale of Non-Performing Loans by Insurance Enterprises" on August 2, 2026, having referenced the "Directions for Sale of Non-Performing Loans by Financial Institutions." The amendments added provisions permitting insurance enterprises and their offshore insurance branches to sell overseas credit exposures and overseas Non-Performing Loans in accordance with local practices.

FSC amends regulations governing securities borrowing transactions conducted by banks in accordance with the Taiwan Stock Exchange Corporation Securities Borrowing and Lending Rules

On August 14, 2026,the FSC issued amendments to regulations governing securities borrowing conducted by banks in accordance with the Taiwan Stock Exchange Corporation Securities Borrowing and Lending Rules, which took effect immediately. The primary purpose of these amendments is to streamline the procedure by which banks can launch securities borrowing operations, transitioning from the previous requirement of "submitting a formal application to the FSC for approval" to simply "obtaining approval from the board of directors." Additionally, a comprehensive review was conducted to update obsolete accounting and valuation standards.

International Exchanges

The FSC and the IFSCA conclude acooperation agreement on Fintech

FSC Vice Chairperson Dr. Yen-liang Chen and IFSCA Chairperson K. Rajaraman signed a Cooperation Agreement on Fintech that was virtually exchanged and came into effect on August 28, 2026, as part of the 19th meeting of the India Taiwan Economic Consultations (ITEC) being held in Bengaluru, India. The virtual exchange ceremony was witnessed at the ITEC venue by Deputy Minister of Economic Affairs Cynthia Kiang, India's Ministry of Commerce and Industry Secretary Amardeep Singh Bhatia, TECC Representative Mumin Chen, and Director General of the ITA Ninad Deshpande. The Agreement includes provisions concerning referral mechanisms, information sharing, confidentiality, and information use to promote exchanges and cooperation on Fintech-related issues.

Investor and Consumer Protection

FSC launches anti-fraud awareness campaign "United Against Fraud: The Financial Sector, Prosecutors, and Police Stand with You"

To continue interagency cooperation in combating fraud, the FSC, together with the Executive Yuan's Central Counter Fraud Coordination Center, the Ministry of the Interior, the Ministry of Justice, and the Taiwan High Prosecutors Office, served as the guiding agencies for the "2026 Financial Sector-Prosecution-Police Joint Anti-Fraud Summit: Technology-Driven Fraud Prevention, Comprehensive Protection," hosted by the Bankers Association on August 31, 2026. At the summit, the "United Against Fraud: The Financial Sector, Prosecutors, and Police Stand with You" anti-fraud awareness campaign was launched. Through cooperation between domestic banks and Chunghwa Post Co., Ltd., and prosecutorial and police agencies, outreach events will be held across Taiwan through the end of 2026, with a target of 10,000 participants as a way of reminding the public to remain vigilant against fraud.

FSC promotes elderly care trusts

Since 2016, the FSC has actively encouraged the trust industry to develop elderly care trusts. These have since become vital asset management tools for Taiwan's super-aged society. Leveraging the independence of dedicated trust accounts and earmarking funds for specific purposes, the elderly can effectively separate retirement funds from daily funds; this safeguards them from financial fraud and misappropriation and permits their continued autonomy. As of the end of June 2026, 30 trust institutions were offering elderly care trust products, with cumulative beneficiaries reaching 227,649 and cumulative principal amount of trust property totaling approximately NT$207.5 billion—a scale that continues to grow steadily. The FSC recently relaxed regulations regarding joint marketing and promotion of elderly care trusts by financial institutions and will continue to advance its Strategic Blueprint for Developing Trust Businesses, aiming to further the development of trusts as society develops in diverse ways.

FSC urges the public to make use of convenient and efficient online insurance services

The FSC urges consumers who plan domestic and foreign travel and wish to purchase travel insurance to do so online via insurance companies' official websites or apps. They can also purchase coverage through airlines or mobile network operators that have partnered with insurance companies to offer online travel insurance.

The FSC encourages consumers to make use of online channels to purchase insurance, or access insurance services the better to assess their coverage needs and select suitable products to bridge any coverage gaps and obtain needed services without time or location constraints. Consumers are also reminded to review product descriptions and policy terms beforehand to fully understand them and avoid disputes arising from misunder standings.

FSC urges consumers not to use loan intermediaries to avoid fraud and unnecessary costs

The FSC reminds consumers not to blindly trust third-party intermediaries when applying for loans or seeking debt restructuring services. Financial institutions evaluate loan applications based on an individual's creditworthiness, and loan approval decisions are not affected by whether an intermediary is involved. Using intermediary services may result in additional fees and expose consumers to the risks of fraud and personal data leaks. Financial institutions are strictly prohibited from accepting loan applications submitted through intermediaries. Consumers in need of financing are advised to apply directly to financial institutions or contact the Bankers Association hotline at (02) 8596-2345 for assistance.

2026 Financial Literacy Campaign for the Campus and Community

The FSC's 2026 Financial Literacy Campaign for Campuses and Communities program, in association with school groups, held 617 financial literacy outreach sessions from January through September at schools and community organizations, including Anding Elementary School in Tainan, attended by 36,932 people. The free program has proven popular since its inception in 2006. As of the end of 2025, a total of 10,053 events had been held and over 1.3 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 conduct financial literacy outreach activities in 2026. Interested schools or groups can apply online or call (02) 8968-9712.

Industry Updates

NPLs at domestic banks as of the end of August 2026

Unit: NT$1 billion / percentage points

	End August 2026	End July 2026	Increase/Decrease
Total outstanding loans	49,215	48,853	Increased by 363 billion
NPL ratio	0.14%	0.14%	-
Coverage Ratio	963.60%	941.22%	Increased by 22.38 percentage points

As of the end of August 2026, 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 August 2026

Unit: NT$1 billion / percentage points

	End August 2026	End July 2026	Increase/Decrease
NPLs	1.08	0.89	Increased by NT$ 0.19 billion
NPL ratio	0.16%	0.13%	Increased by 0.03 percentage points
Coverage Ratio	1,598.84%	1,915.51%	Decreased by 316.67 percentage points

As of the end of August 2026, 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 August 2026		TWSE-listed shares	TPEx-listed shares
Foreign Investors	Bought	57,154.28	10,885.73
	Sold	58,334.26	10,976.85
	Net bought (sold)	(1,179.98)	(91.12)
Mainland China investors	Bought	15.51	1.98
	Sold	10.33	2.33
	Net bought (sold)	5.18	(0.34)
Total		(1,174.8)	(91.46)

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

Unit: US$1 billion

	End Aug. 2026	End July 2026	Increase (Decrease)
Cumulative net (outward) inward remittances from offshore foreign institutional investors and foreign individual investors	410.42	393.81	16.61
Cumulative net (outward) inward remittances from mainland China investors	0.26	0.20	0.06
Total	410.68	394.02	16.67

Sales statistics of foreign-currency-denominated products by life insurance industry as of the end of June 2026

Unit: NT$1 billion

	End June 2026	End June 2025	Increase (Decrease)
Investment-linked insurance	57.19	27.53	108%
Traditional life insurance	229.40	173.08	33%
New-policy premium income (total)	286.59	200.61	43%

Personnel Changes

The position of Director General of the Department of Development and Innovation of the FSC has been filled by Mr. Cheng-shan Chou, who has been promoted from his former position as Secretary General of the Banking Bureau

Following the appointment of FSC Department of Development and Innovation Director General Lin Hsi-sheng as Counselor, Secretary General of the Banking Bureau Cheng-shan Chou was transferred to assume Lin's vacant position. This change was approved of by the Executive Yuan on September 7, 2026, and took effect on September 14, 2026.

Major Penalties

Cathay Securities Investment Trust Co., Ltd. penalized for regulatory violations

The FSC approved disciplinary action against Cathay Securities Investment Trust Co., Ltd. (hereinafter,"Cathay SITE") for violations of regulations governing securities investment trusts. A former director of the company failed to act in line with company regulations and disclose information concerning interested parties during his tenure. Such oversight led to funds managed by the company as well as discretionary investment accounts under its management to be invested in stocks issued by interested parties, resulting in significant losses. Furthermore, the company failed to manage and maintain interested-party data or implement proper internal audit procedures. Its internal regulations were found to be inadequate. Such shortcomings demonstrated that the firm's internal controls were neither effectively implemented nor functional.

Additionally, the company failed to promptly report material events as required; it also submitted reports containing inaccurate or incomplete information, thereby failing to fulfill its duties as a manager and conduct good-faith business.

Pursuant to Subparagraph 1 of Article 103 of the Securities Investment Trust and Consulting Act, the FSC issued a warning to Cathay SITE. Regarding the violation involving investments in stocks issued by interested parties of funds and discretionary investment accounts managed by the company, the FSC imposed fines of NT$3 million for each violation, for a total of NT$6 million, in line with Subparagraphs 2 and 4 of Article 111 of the same act.

Finally, pursuant to Article 33 of the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets," the FSC ordered Cathay SITE to engage a CPA from a firm other than the one that audits its financial statements to issue a special report review on the implementation of an improved internal control system; this report must be approved by the board of directors and supervisors and then submitted to the FSC.