

金融監督管理委員會

Financial Supervisory Commission (FSC)

107年度施政績效報告摘要(註：國業處要求前言摘要即可)

Performance Report Summary on 2018 Policy Plan

107年度本會為協助我國金融業升級轉型，經檢視金融產業現況，針對當前重要且具關鍵性之議題，提出因應策略並設定目標，所提「金融發展行動方案」業於107年6月14日奉行政院備查後即積極推動，期能打造臺灣成為具前瞻性及國際競爭力之金融市場，並鼓勵金融機構發揮資金中介功能，提昇國內投資。另一方面，在促進金融業發展的同時，本會也致力維持金融市場穩定，健全金融機構經營，強化公司治理，並保護金融消費者的權益。本會將在兼顧風險控制之原則下，積極厚實我國金融業競爭力，深耕金融支援實體產業，並優化我國金融市場環境，鼓勵發展金融創新，以滿足企業與民眾對金融服務的需求與期許，讓金融業成為推動社會成長進步的正向力量。

In 2018, the FSC proposed the Financial Development Action Plan to facilitate the upgrading and transformation of the domestic financial industry, turn Taiwan into a progressive, competitive financial market, and encourage financial institutions to exert the financial intermediation function to increase domestic investments. The FSC is also making a concerted effort to maintain financial stability, improve the business operations of financial institutions, strengthen corporate governance, and enhance financial consumer protection. Under the precondition of containing risk, the FSC has actively worked to enhance the competitiveness of Taiwan's financial industry, deepen financial support for the entity industry, optimize the domestic financial environment and encourage financial innovation, in order to meet the needs and expectations of enterprises and the public for financial services and further enable the financial industry as a positive force to promote social growth and progress.

107年重要具體施政績效，分別以下列各項成果呈現：推動金融科技創新實驗機制，已訂定「金融科技發展與創新實驗條例」，於107年4月30日經總統公布施行，成為全球第一部金融監理沙盒法律，另本會請金融總會建置之「金融科技創新園區」，也已於107年9月18日開幕，以協助金融科技之創新及培育金融科技人才。此外，2018台北金融科技展已於107年12月7、8日順利舉辦完成；擴大行動支付之運用及創新，積極推展各項行動支付服務，截至107年12月底止，總交易金額達649.6億元；推動綠色金融，鼓勵本國銀行對五加

二新創重點產業（包括綠能科技產業）積極辦理授信，截至 107 年 12 月底，本國銀行對新創重點產業放款餘額已達 5 兆 252 億元，其中，對綠能科技產業放款餘額為 1 兆 943 億元；扶植微型創新企業發展，截至 107 年 12 月底創櫃板新增 50 家公司申請輔導；推動優質發行人發行外幣計價債券，截至 107 年 12 月底國際債券於發行金額達 1 兆 20 億元；在擴大發展普及數位金融服務部分，截至 107 年 12 月底止，證券市場電子下單比重（筆數）達 63.58%；鼓勵保險公司研發創新商品，今年度送審件數計 43 件；增加網路投保之便利性，截至 107 年 12 月底止，已核准 31 家保險業者（16 家壽險、15 家產險）開辦網路投保業務，保費收入約新臺幣 28.65 億元，投保件數約 118 萬件等。

The 2018 important achievements of the FSC are listed below:

1. To promote FinTech development and encourage financial innovation, the FSC promulgated the “Financial Technology Development and Innovative Experimentation Act” enacted on April 30, 2018, as the first law for a regulatory sandbox in the world.
2. The FSC assisted the Taiwan Financial Services Roundtable (TFSR) with the establishment of the FinTech Space, which functioned like an accelerator opened on September 18, 2018.
3. The "FinTech Taipei 2018" was held successfully on December 7-8, 2018.
4. The FSC has implemented the “Program to Encourage Lending by Domestic Banks to Enterprises in Key Innovative Industries” . As of the end of December 2018, the total loans extended by domestic banks under the program amounted to NT\$ 5.0252 trillion (including green energy technology sector NT\$1.0943 trillion).
5. The FSC has fostered the development of innovative micro enterprises by maintaining a fund-raising platform called GISA. In 2018, companies newly applying for counseling on the GISA were amounted to 50.
6. The FSC has encouraged insurance companies to develop innovative products. In 2018, new products submitted for reviewing were amounted to 43.