

FSC Banking Bureau 2019 Internal Control Project Evaluation Results

No.	Organizer	Project Name	Project Execution and Performance Review (Explanation of the Organizer's Self-Evaluation of Performance)	Bank Bureau Review Comments	Grade*
1	Trust and Bills Finance Co. Division	Increase electronic payment penetration rate in the public sector and medical institutions	<p>I、Project management:</p> <p>(I) Since the changing mechanisms on "Credit Card Payment Platform for Public Agency Fee" were adjusted in October 2019 and this adjustment has affected the willingness of the public sector and medical institutions to join in the platform. The target value for 2019 was therefore adjusted.</p> <p>(II) In terms of the cumulative progress for the year in each management and evaluation cycle, the implementation results were lower in the first and second quarters but the cumulative annual progress in the third quarter has reached the target value. As of the end of 2019, the number of institutions participated in the "Credit Card Payment Platform for Public Agency Fee" has reached 1,184 which exceeded the target value of 1,150 institutions in 2019.</p> <p>II、Implementation performance:</p> <p>(I) As of the end of 2019, the number of institutions</p>	<p>The Bureau agrees with the descriptions provided in the evaluation. Please continue to promote the Project and implement improvement measures and enhancement actions.</p>	A

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			<p>that participated in the "Credit Card Payment Platform for Public Agency Fee" has reached 1,184 which exceeded the target value of 1,150 institutions in 2019.</p> <p>(II) There were 3,490,367 transactions in 2019, which represented a 40% increase compared with 2,491,378 transactions in the year 2018. (Predetermined target: The number of transactions increases by more than 10% compared with the previous year)</p> <p>(III) As of the end of 2019, the number of institutions participated in the "Credit Card Payment Platform for Public Agency Fee" has reached 1,184 which exceeded the target value of 1,150 institutions in 2019 by 3%. In addition, the charging mechanism of the "Credit Card Payment Platform for Public Agency Fee" has been adjusted since October 2019, and the public sector and public medical institutions have compiled budgets to pay credit card service fees,</p>		

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			<p>which has affected the willingness of the public sector and medical institutions to join in the platform. Due to the mechanism change, implementation of the Project has been affected accordingly. (Predetermined target: The number of institutions participating in the "Credit Card Payment Platform for Public Agency Fee" of the NCCC increases by more than 10% compared with the target of 1,150 institutions in 2019)</p> <p>(IV) Special performance:</p> <p>1、Special performance for meeting the criteria of "business innovation, improvement, and simplification which help enhance the government's administration performance and improve the public satisfaction of the government with significant results": The establishment and promotion of the "Credit Card Payment Platform for Public Agency Fee" have assisted the public sector and public medical institutions in providing the</p>		

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			<p>public with credit card payment services. From the launch of the platform in 2016 to the end of 2019, the number of institutions participating in the platform has reached 1,184, the cumulative number of transactions has reached 6.5 million, and the transaction amount has reached NT\$50 billion. It has effectively enhanced the convenience of payment for the public, increased electronic payment popularity, and created a friendly electronic payment environment.</p> <p>2、Special performance for meeting the criteria of "outstanding performance in project implementation and effectively reducing project operating costs or increasing operating efficiency": The implementation of the Project did not expend additional budgets. As of the end of 2019, the number of institutions participating in the "Credit Card Payment Platform for Public Agency Fee" has</p>		

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			<p>reached 1,184 which exceeded the target value of 1,150 institutions in 2019. The efficiency of the Project operation performed well.</p> <p>3、Special performance for meeting the criteria of "Cross-agency projects which have prudent planning and active coordination and integration with significant benefits of the project":</p> <p>(1)The FSC has established the " Promotion E-payment Task Force" to implement policies to increase the popularity of electronic payment services and mobile payment services. The FSC invited the Ministry of Finance, Ministry of Health and Welfare, Ministry of Economic Affairs, and related financial institutions to take part as members of the Task Force and integrate the related ministries and institutions to actively execution. The "increase electronic payment</p>		

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			<p>penetration rate in the public sector and medical institutions project" was one of the listed duties of the aforementioned Task Force.</p> <p>(2)To boost the public willingness to use credit cards to pay fees in public sector and public medical institutions and to reduce their costs raising from credit card service fees, the FSC has actively negotiated with related ministries to compile budgets to pay credit card service fees. Starting from October 2019, the credit card service fees expenditures are all paid from budgets compiled by public sectors and public medical institutions except for fines, and the credit card service fees are charged based on the bracket of the transaction amount.</p> <p>4、Special performance for meeting the criteria of "inclusion of diverse social participation in the project planning and execution process</p>		

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			<p>and enhancement of policy communication and coordination": To promote the Project, the FSC has invited the NCCC, main credit card issuers, and credit card organizations to discuss relative topics in multiple rounds of meetings. Issues discussed in these meetings included the application for the platform extended to public medical institutions, coordination with credit card issuers to waive credit card service fees for cardholders in 2018, and making recommendations for credit card organizations to reduce or waive related fees collected from credit card business institutions, etc., to jointly improve the payment services convenience of the public and lift the burden of service fees.</p> <p>III 、 Improvement measures and enhancement actions: The FSC will continue to promote the "Credit Card Payment Platform for Public Agency Fee" and encourage the public to use electronic</p>		

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			payment services in public sector and public medical institutions to effectively increase the penetration rate of electronic payment and provide a more stable, convenient, and secure payment environment.		
2	Trust and Bills Finance Co. Division	Encourage trust enterprises to develop elderly care trusts suitable for the elderly and people with disabilities	<p>I. "Project management":</p> <p>(I) Reported quarterly implementation results and submitted results before the scheduled deadline.</p> <p>(II) As of the end of 2019, the cumulative number of beneficiaries of elderly care trust services processed by trust enterprises reached 25,766 which exceeded the target for 2019. (Target: the cumulative number of beneficiaries of elderly care trusts processed by trust enterprises reaches 16,500)</p> <p>II. "Implementation performance":</p> <p>(I) As of the end of 2019, the cumulative number of beneficiaries of elderly care trust services processed by trust enterprises reached 25,766 which exceeded the target for 2019. (Target:</p>	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>Increase the cumulative number of beneficiaries of elderly care trusts processed by trust enterprises to 16,500)</p> <p>(II)As of the end of 2019, the cumulative principal of elderly care trust services processed by trust enterprises reached NT\$26 billion and the scale of trust assets increased by 52.94% which exceeded the target of 6%. (Target: Increase the cumulative scale of trust assets by 5% to 6% from the cumulative principal of elderly care trust assets of NT\$16.991 billion processed by trust enterprises in the previous year (2018).</p> <p>(III)As of the end of 2019, the cumulative number of beneficiaries of elderly care trust services processed by trust enterprises reached 25,766 which was an increase of 7,382 from 18,384 actual beneficiaries in 2018. The increased number exceeded 500 beneficiaries. (Target: The number of beneficiaries increased from the previous year (2018) and accounted for more than</p>		

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			<p>80% of the overall target of the Project. (X - beneficiaries in the previous year)/(16,500 - beneficiaries in the previous year) should be between 81% and 100%.)</p> <p>(IV)Special performance:</p> <p>1、Special performance for meeting the criteria "business innovation, improvement, and simplification which help enhance the government's administration performance and improve the public satisfaction of the government with significant results: Since the FSC promulgated the "The rating criteria and incentive measures for trust enterprises engaging in senior citizens and people with disabilities asset trust business" on November 10, 2015, it has encouraged trust enterprises to actively innovate and develop customized elderly care trust products based on the real needs of the elderly and people with disabilities. Trust enterprises have developed</p>		

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			<p>elderly are products with elderly care institutions, medical services, and other financial products. As of the end of 2019, there were 25,766 beneficiaries and the cumulative principal of elderly care trust business reached NT\$26 billion. It was a significant increase of 24,903 beneficiaries and NT\$21.8 billion from the 863 cumulative beneficiaries and cumulative trust asset principal of approximately NT\$4.2 billion as of the end of 2015.</p> <p>2、Special performance for meeting the criteria "outstanding performance in project implementation and effectively reduced project operating costs or increased operating efficiency": The FSC urged the Trust Association to enhance promotion activities including hosting large trust seminars and road shows organizing finance lectures in colleges and universities, introducing elderly</p>		

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			<p>care to social welfare associations, and organizing promotion campaigns with the Trust Association members. The FSC also proposed to the Department of Information Services of the Executive Yuan to assist in the broadcast of the short education videos, video and audio files, and micro movies in 2018 and 2019. We used the Internet, FSC website, Facebook, and Trust Association website for broadcasts without allocating additional budgets. We also improved the implementation efficiency for of enhancing the public's awareness of elderly trusts.</p> <p>3、Special performance for meeting the criteria "Cross-agency projects which have prudent planning coordination and integration with significant benefits of the Project": The project proceeded with the liaison among the FSC, Executive Yuan, municipal governments, Taiwan Financial Services</p>		

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			<p>Roundtable, Ministry of Health and Welfare, and the Taiwan Academy of Banking and Finance. Details are described as follows:</p> <p>(1) Since the FSC has announced evaluation and incentive measures, we have held award ceremonies at the Taiwan Academy of Banking and Finance in 2017, 2018, and 2019, and invited the Premier and Vice Premier to be the presenters in the award ceremony.</p> <p>(2) The participants of the Project who are in charge of making promotion included: officers in government agencies municipal governments people who are in charge of elderly care trusts related business, and the Social and Family Affairs Administration of the Ministry of Health and Welfare. The FSC also sent teams to the Southern Taiwan Joint Services Center of the Executive Yuan to give lectures on</p>		

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			<p>"Elderly Care Trust for Responding to an Aging Society" and collaborated with Taiwan Financial Services Roundtable in organizing finance seminars on "Introduction to the Trust Industry" in colleges and universities.</p> <p>(3) The FSC urged the Trust Association to enhance promotion to certain parties such as elderly service centers, health service centers, volunteer social workers in hospitals, community colleges, and members of the Trust Association.</p> <p>III.Improvement measures and enhancement actions:</p> <p>(I) Continue to enforce evaluations and rewards: The FSC promulgated the "The rating criteria and incentive measures for trust enterprises engaging in senior citizens and people with disabilities asset trusts business" on November 10, 2015 and the Measures has been implemented for five years starting from 2016. The FSC will continue</p>		

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			<p>to proceed the Measures.</p> <p>(II) Enhance promotion: The FSC will continue to urge the Trust Association to organize promotion activities including seminars, lectures, and large events for municipal governments, government agencies, social welfare associations, colleges and universities, and the public. The FSC will also produce promotion materials and short videos to be played on various news media outlets, television, radio, and Internet channels. The FSC also completed the production of elderly care trust micro movies in 2018 and 2019. The micro movies have been played through online media.</p> <p>(III) To enhance protection of the rights and interests of the public, the FSC has urged the Trust Association to formulate the Elderly Care Trust Contract Template for Persons with Disabilities.</p>		
3	Credit Cooperatives	Enhance finance	<p>I. "Project management":</p> <p>(I) The operation plan has not been adjusted in the</p>	The Bureau agrees with the	Outstanding

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	division	education and strengthen protection of the interest of financial consumers	<p>entire year and all forms of the filing have not been overdue or returned for revision.</p> <p>(II)The monthly schedule for each quarter (March, June, September, and December) is achieved.</p> <p>(III)The disposable budget for the entire year was NT\$3,540,000 and the actual expenditures amounted to NT\$3,408,000 . The average budget implementation rate was 99.06%.</p> <p>II."Implementation performance":</p> <p>(I) As of the end of 2019, the School and Community Financial Literacy Campaign has been held for 538 financial literacy events. (Target: Hold 440 sessions of the School and Community Financial Literacy Campaign in 2019)</p> <p>(II)As of the end of 2019, the School and Community Financial Literacy Campaign attracted a total attendance of 58,602 participants. (Target: At least 55,000 participants in the School and Community Financial Literacy Campaign in 2019)</p> <p>(III)The financial literacy events in 2019 were</p>	<p>descriptions provided in the evaluation.</p> <p>Please continue to promote the Project and implement improvement measures and enhancement actions.</p>	

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			<p>evaluated as very helpful and helpful for enhancing financial knowledge. Attendees' actual valuation of overall benefits was 87.29%. The effectiveness was particularly high for the subjects "correct attitude towards money", "correct attitude towards use of credit cards", "prevention of fraud and relief ", and "instructions for consumer financial rights and interests" for which more than 85% of the attendees evaluated very helpful and helpful. (Target: Valuation of overall benefits from attendees achieves 86%)</p> <p>(IV)As of the end of December 2019, the School and Community Financial Literacy Campaign attracted a total attendance of 58,602 participants based on a target of 55,000 participants, has reached 106.55% of the target participation rate. (Target: the target participants in the School and Community Financial Literacy Campaign achieves 100%)</p> <p>(V)Special performance:</p>		

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			<p>1、Special performance for meeting the criteria "project implementation effectiveness actively broadcasted by domestic or foreign media and received recognition": Through the "School and Community Financial Literacy Campaign" organized by the FSC, financial institutions (e.g., banks and credit cooperatives) endeavor to fulfill corporate social responsibilities and create a friendly consumption environment of financial services. The financial institutions sent instructors to give lectures across Taiwan to foster financial education and promote financial knowledge widely. The FSC publicly praises the top ten financial institutions with the highest number of financial literacy events provided. The "Credit Cooperatives Quarterly" reports related information and photographs of the campaign each quarter, which recognizes this campaign and effectively encourages</p>		

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			<p>financial institutions to participate actively and continually and strengthen social public welfare.</p> <p>2、Special performance for meeting the criteria "business innovation, improvement, and simplification will help enhance the government's administration performance and improve the public satisfaction of the government with significant results: The FSC has produced two microfilms in 2019, ('Elderly Care Trust - Disadvantaged Groups' and 'School and Community Financial Literacy Campaign - Millions of Success, Thanks to You')". The films explain the effectiveness of elderly care trusts and encourage diverse groups to actively participate in the School and Community Financial Literacy Campaign in order to strengthen the implementation of financial consumer protection education.</p> <p>3、Special performance for meeting the criteria</p>		

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			<p>"outstanding performance in project implementation and effectively reduced project operating costs or increased operating efficiency": The 2019 "School and Community Financial Literacy Campaign" were organized by the FSC in collaboration with the Bankers Association of the Republic of China, National Federation of Credit Co-operatives of the R.O.C., Central Deposit Insurance Corporation, and Taiwan Academy of Banking and Finance. Activities were held throughout Taiwan and they were offered free of charge to encourage participation from the public. However, the Bureau allocates a budget of NT\$57,000 on travel accident insurance each year for finance lecturers to mitigate the risks of the transportation. The Bureau has not consumed other budgets and thus reduced the cost of the Project effectively.</p> <p>4、Special performance for meeting the criteria</p>		

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			<p>"Cross-agency projects which have prudent planning coordination and integration with significant benefits of the Project": The FSC organize to broadcast short films of correct financial concept and request the Department of Information Services of the Executive Yuan for helping organize public service broadcasting on six terrestrial TV channels (TTV, CTV, CTS, FTV, Hakka TV, and Taiwan Indigenous TV channels) to enhance the popularity of the campaign.</p> <p>5、Special performance for meeting the criteria "planning and implementation processes to incorporate participation among diverse groups in the society and enhance policy communication and coordination ": The FSC held 4 sessions of the Financial Consumer Protection Knowledge Seminars, which were in Taipei, Taichung, Kaohsiung, and Hualien in September 2019. The number of participants</p>		

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			<p>reached 400 and we invited experienced experts to share new development trend and practices in related regulations. By delivering new knowledge of consumer protection to financial institutions employees, the financial institutions including banks, credit cooperatives and credit card companies enhanced awareness of consumer protection, and improve protection of consumer interests.</p> <p>III.Improvement measures and enhancement actions: We continue to organize the School and Community Financial Literacy Campaign, Financial Consumer Protection Knowledge Seminars, and the production and broadcast of promotional materials (short films) on correct financial values in 2020 to strengthen the protection of financial consumers' interests.</p>		

*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.