

Direction and Focuses in 2026

Banking Industry



- ◆ Strengthening the legal framework and measures for fraud prevention
- ◆ Implementing the Program to Encourage Lending by Domestic Banks to Small and Medium Enterprises continuously
- ◆ Planning and finalizing the Program to Encourage Lending by Domestic Banks to Enterprises in Five Trusted Industry Sectors
- ◆ Implementing the Trust Business Development Strategy Blueprint and continuing to promote expansion of trust businesses
- ◆ Continuing to encourage banks to provide commercial reverse mortgage services
- ◆ Mapping out revisions to the Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries

Direction and Focuses in 2026

Securities and Futures Industry



- ◆ Implementing the Asia Innovation Capital initiative
- ◆ Continuing to call for a Virtual Asset Service Act and relevant subordinate regulations
- ◆ Promoting the alignment of listed companies with IFRS Sustainability Disclosure Standards
- ◆ Implementing the Development Plan for Taiwan' s Bond Market to expand the market
- ◆ Organizing the "2026 Taiwan Weeks" events

Direction and Focuses in 2026

Insurance Industry



- ◆ Encouraging insurers to invest in domestic public infrastructure, social welfare businesses, and the Five Trusted Industry Sectors
- ◆ Enhancing life insurers' asset-liability management, capital resilience, and sustainable business operations in response to the implementation of IFRS 17 and the Taiwan Insurance Solvency (TIS)
- ◆ Continuing to review and update the regulatory framework for the TIS
- ◆ Creating more comprehensive, more diverse insurance product offerings

Direction and Focuses in 2026

Financial Stability and Consumer Protection



Financial stability

- ✓ Continuing to review banks' applications to adopt the IRB approach for credit risk capital requirements
- ✓ Holding full-scope and targeted examinations to ensure financial stability

Cybersecurity

- ✓ Implementing Financial Operational Resilience on Cybersecurity Ecosystem Blueprint (FORCE-B)
- ✓ Conducting scenario-based response exercises for major financial cybersecurity incidents
- ✓ Enhancing the intensity of cybersecurity examinations

Consumer protection

- ✓ Implementing Treating Customers Fairly principles in financial services enterprises
- ✓ Urging financial institutions to implement measures to uphold the rights of disabled persons
- ✓ Improving access to insurance for elderly customers while ensuring their rights are fully protected
- ✓ Bringing more financial leasing operators under the scope of the Financial Consumer Protection Act.
- ✓ Making financial consumer protection a focus of financial examinations

Direction and Focuses in 2026

Sustainability and Innovation



Facilitating amendments to the Financial Technology Development and Innovative Experimentation Act

Promoting further development of digital insurers

Launching the third edition of the Taiwan Sustainable Taxonomy and the Sustainable Finance Subsidy Program

Advancing a digital regulatory reporting and analytical mechanism for supervising banking

Further enhancing international exchanges and cooperation

Direction and Focuses in 2026

Taiwan as Asian Asset Management Center

- Strengthening diversified financial products and advisory services to promote wealth management business
- Encouraging SITEs to develop diversified products
- Assessing the feasibility of a pilot program to relax the 99-investor limit on offshore funds not having the nature of securities investment trust funds
- Exploring diversified insurance products for high-asset customers
- Encouraging insurers to invest in public infrastructure projects
- Continuing regulatory adjustments to further develop Taiwan' s financial markets