

The Credit Bureau of Taiwan



JCIC

---

ANNUAL REPORT 2025

---

Joint Credit Information Center

# JCIC Annual Report 2025

## Contents

---

01	<b>Introduction</b>
04	<b>History</b>
05	<b>Objectives</b>
06	<b>Organizational Structure</b>
08	<b>Directors and Supervisors</b>
09	<b>Services</b>
11	<b>Highlights of 2025</b>
16	<b>ESG Results in 2025</b>
23	<b>List of Member institutions</b>
32	<b>Major Events in 2025</b>

# Introduction

The year 2025 marked the 50th anniversary of the Joint Credit Information Center (JCIC), an important milestone in the JCIC's history. Over the past half century, the JCIC has grown from a small credit information processing center under the Bankers Association of Taipei responsible for collecting, processing, and exchanging credit information among its member institutions into the only institution in Taiwan for cross-financial institution credit reporting. The JCIC continues to support government policies by participating in the development of financial supervision, credit information, and fintech in Taiwan.

Over the past 50 years, the JCIC has gradually transformed from an institution that initially provided basic credit information into an important hub for the financial market. During this journey, the JCIC not only witnessed the development of Taiwan's financial system, but also showed its commitment to keeping pace with the times and adhering to its mission. In the field of credit information, the JCIC assists financial institutions in strengthening risk management and establishing comprehensive credit score and risk models. At the same time, the JCIC continues to make credit report services friendlier, and actively promotes financial knowledge through self-produced animations and short films related to credit knowledge, gradually implementing the concept of inclusive finance.

In response to the green finance policy of the Financial Supervisory Commission (FSC), the JCIC established the "Physical Climate Risk Information Integration Platform for the Financial Industry," which provides consistent and comparable climate data to assist financial institutions in assessing climate physical risks. The platform integrates "hazard" and "vulnerability" information for eight climate risks, including temperature, heat waves, cold waves, sea level, flooding, drought, slope disaster, and typhoons. It also integrates a Geographic Information System (GIS) to provide users with a service that allows them to batch upload address information, and the platform assists in comparing climate risk values, hoping to contribute to Taiwan's sustainability transformation.



## Introduction

In terms of giving back to and recognizing member institutions, the JCIC held the 19th Award Ceremony for Recognizing Outstanding Institutions and Individuals, and rewarded 50 outstanding institutions and 67 outstanding individuals. Through this effort, the JCIC not only recognized the dedication of member institutions but also expressed its sincerest gratitude and respect, and further expressed the expectation to continue working together in the future. The JCIC has held the award ceremony annually since 2007. In addition to the "Golden Security Award," "Golden Quality Award," and "Golden Excellence Award" already awarded, a new "Sustainable Financing Award" was added in 2024 to recognize members for promoting the sustainable financing business. In 2025, the selection criteria for the "Sustainable Financing Award" were expanded from banks to all member institutions. In the same year, a "Special Contribution Award" was awarded to the Chunghwa Post Co., Ltd. to recognize its contributions to the JCIC by receiving and verifying personal credit report applications since July 2011, providing professional, efficient, safe, and convenient services. Going forward, the JCIC will continue to work with its member institutions to jointly improve the quality of services, and improve the stability and foundation of trust in the financial system.

In line with the government's efforts to improve global rankings related to its business, the JCIC was invited by the World Bank to participate in the questionnaire of Business Ready for assessing the operations of credit reporting institutions. The JCIC scored 44.50 points (out of 50), ranking 10th globally and 1st in Asia. The JCIC will continue to look into improvement measures in hopes of achieving further progress in the next assessment, and thereby improve Taiwan's overall evaluation and ranking in the international business environment.

In terms of community involvement, the JCIC has supported the "Tug-of-War Donation Project" for athletes to realize their sports dreams since 2015. The project supports the development of the tug-of-war team of the Taipei JingMei Girls High School and its seed schools. By providing sports equipment, nutritional supplements,



## Introduction

and substantial subsidies for the salaries of professional coaches, the JCIC has systematically strengthened the athletes' basic physical fitness, skills, and competitive qualities. The tug-of-war team of the school has lived up to expectations and has showed excellent performance in international tug-of-war competitions over the years. In particular, it has set a record of six consecutive championships in tug-of-war at the World Games held every four years. In addition, the JICI continues to forward notifications from the National Police Agency to member institutions, in line with the government's anti-fraud policy. The JCIC provides member institutions with timely information on watchlisted accounts free of charge by updating the fraud reporting platform every 30 minutes, assisting members in strengthening fraud prevention measures. In addition, the JCIC was assisted by the FSC in interfacing with the National Immigration Agency and the Workforce Development Agency, Ministry of Labor, to provide members with access to information on high-risk foreign nationals free of charge, in order to prevent them from becoming nominee accounts used by criminals, thereby reducing the risk of financial crime and ensuring the security and stability of the overall financial environment.

The JCIC remains committed to its mission of enhancing credit information content; providing accurate, timely, comprehensive credit information; and ensuring that credit information is used safely. In the future, the JCIC will continue to endeavor to build on its existing foundation and strengthen information security, enhance information quality, and expand value-added information. While working constantly to achieve continuous improvement, the JCIC will join hands with its member institutions to build a better, sounder credit transaction environment in Taiwan, thereby strengthening the asset quality of Taiwan's financial sector, raising public awareness of the importance of credit information, actualizing the principle of sustainable operations, and creating a better future for all.



## History

---

The Joint Credit Information Center (JCIC) was founded in 1975 by and under the Bankers Association of Taipei (the forerunner of today's Bankers Association of the R.O.C.) to serve as a data processing center for the compilation, processing and exchange of credit information among financial institutions. Over the following 17 years, the JCIC saw a steady rise in the scope and volume of its operations, and in 1992 the Bankers Association decided to donate the operating surpluses of the JCIC to transform the center into a non-profit foundation that compiles and processes all types of credit information in accordance with the law.

The JCIC is the only credit-reporting agency in Taiwan. It is both a public and a private agency that collects credit information about individuals and enterprises, develops a credit-scoring system for individuals and enterprises, and maintains a nationwide credit information databank to provide credit records as well as operational and financial information of economic entities for inquiries or use by member institutions, thereby ensuring the safety of credit transactions to promote the sound development of a national credit system and to provide the information needed by the competent authority for financial supervision or policy formulation.



## Objectives

---

- To establish a nationwide credit information database and to provide credit records as well as operational financial information of economic entities, for enquiry and use by members.
- To improve the credit investigation function of the financial sector and to promote the development of credit investigation techniques.
- To ensure the safety of credit transactions and to promote the sound development of the national credit system.
- To provide information needed by the competent authority for financial supervision.



# Organizational Structure

## Board of Directors

Pursuant to the Banking Act, the operations of the JCIC are authorized and supervised by the Financial Supervisory Commission (FSC) under the Executive Yuan and the Banking Bureau of the FSC. The JCIC has a Board of Directors composed of nine directors and three supervisors. The directors and supervisors are either representatives or scholars appointed by the FSC, the Central Bank of China (CBC) or the Bankers Association of the Republic of China. Apart from the chairman who oversees business operations, none of the eight other directors and three supervisors holds any management position at the JCIC and, therefore, they function independently as independent directors or independent supervisors. To supervise the business operations and corporate governance of the JCIC, an Internal Audit Office that reports directly to the Board of Directors handles the internal audit operations.

## Management Team

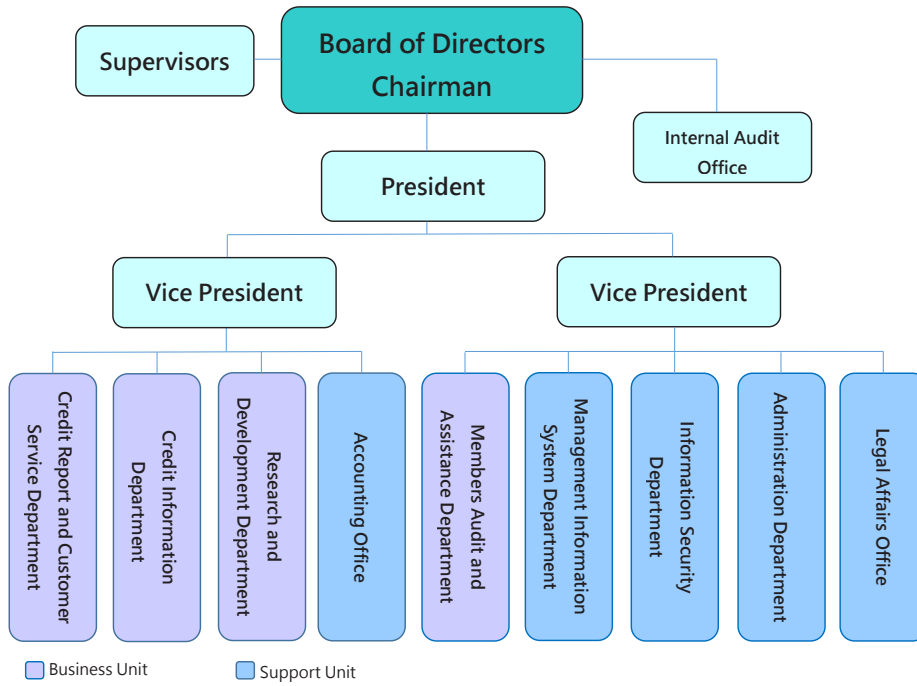
The JCIC has a president who is responsible for operations pursuant to the resolutions made by the Board of Directors and is assisted by two vice presidents. Under the president, there are four business units—Credit Report and Customer Service Department, Credit Information Department, Research and Development Department, and Members Audit and Assistance Department, as well as five supporting units—Management Information System Department, Information Security Department, Administration Department, Accounting Office, and Legal Affairs Office.

The Credit Report and Customer Service Department is the service window for personal credit information; the Credit Information Department is the contact window for information reporting and inquiries by financial institutions; the Research and Development Department is the primary contact window for assisting banks in improving credit risk evaluation and management and assisting the competent authority in the supervision of financial institutions; and the Members Audit and Assistance Department is the service window for membership audit and inquiry security control operations and member education and training.



# Organizational Structure

Organizational Chart





# Directors and Supervisors

Date: December 31, 2025

Position	Name	Current Function
Acting Chairman	Kuo-ming Chang	
Director	Cheng-chang Tong	Director General, Banking Bureau, Financial Supervisory Commission (Director since April 7, 2025)
Director	Ray B. Dawn	Chairman, Mega Financial Holding Company and Mega International Commercial Bank Chairman, Bankers Association of the Republic of China
Director	Chang-ken Lee	President, Cathay Financial Holdings
Director	Ching Fang	Deputy Director-General, Department of Banking, Central Bank of the Republic of China (Taiwan) (Director since February 14, 2025)
Director	Hsi-sheng Lin	Director, Department of Financial Market Development and Innovation, Financial Supervisory Commission (Director since December 3, 2025)
Director	Han-ming Li	Chair, Industry-Academia Innovation College, National Taiwan University of Science and Technology
Director	Yen-Mao Lin	Chairman, Taiwan Cooperative Financial Holding Co., Ltd. and Taiwan Cooperative Bank
Director	Chao-hung Chen	Associate Professor, College of Law, National Taiwan University (Director since May 23, 2025)
Supervisor	Lan-zhi He	Deputy Director-General, Department of Foreign Exchange, Central Bank of the Republic of China (Taiwan)
Supervisor	Tsong-ming Wang	Secretary-General, Bankers Association of the Republic of China
Supervisor	Yu-Tai Lin	Director-General, Department of Information Management, Financial Supervisory Commission



# Services

## A. Services to Individuals

1. Handling inquiries about credit reports.
2. Providing assistance in reading and understanding credit reports.
3. Handling applications for notations.
4. Handling requests to make corrections to credit records.

## B. Services to Member Institutions

1. Providing both online and offline credit inquiry services.
2. Handling the addition, correction or deletion of credit information.
3. Conducting financial analysis and credit scoring of business enterprises.
4. Providing a platform for posting alerts and reporting cases of fraud.
5. Publishing and distributing books and journals in print form and on optical discs, including the Overview of Financial Institutions, Guidelines for Reporting of Loan Information, Manual for Compiling Guidelines and Rules for Reporting Credit Card Related Information, Guidelines for Reporting of Information Related to the Statute for Consumer Debt Clearance, Manual for Credit Information Inquiry, Business & Industrial Key Financial Ratios Based on the Financial Reports of Enterprise Accounting System (EAS), Business & Industrial Key Financial Structure Information Based on the Financial Reports of Enterprise Accounting System (EAS), and Business & Industrial Financial Ratios based on the IFRSs Combined and Single Financial Report.
6. Providing training for new member institutions, and holding lectures, workshops and seminars related to credit information for the personnel of member institutions.
7. Handling other matters relating to credit information.

## C. Services to Competent Authorities

Providing necessary information and assistance in line with the supervisory policies of the competent authority.

## Services

### D. Statistics on Credit Inquiries 2023~2025

Service	2023		2024		2025	
	Total	Growth	Total	Growth	Total	Growth
Credit information inquiries (10,000 inquiries) (Note 1)	75,817	5.09%	77,033	1.60%	75,722	-1.70%
Personal credit reports (Note 2)	726,089	12.39%	845,672	16.47%	858,537	1.52%
Individual applications for notation service (Note 3)	667	2.61%	798	19.64%	1,065	33.45%
Notations of payoff by relatives (Note 3)	346	7.78%	447	29.19%	401	-10.29%

#### Notes :

1. The total number of inquiries in 2025 decreased by approximately 1.7% compared to 2024. In terms of the reasons for the inquiries, inquiries about new businesses that required a fee, loan disbursements, and other credit businesses decreased by approximately 4.1% compared to the previous year, while inquiries about credit card business decreased by approximately 8.1% (mainly due to the high base of market inquiries and card issuance in the previous year driven by DBS Bank acquiring Citibank's consumer banking business; in 2025, the market saw fewer large-scale co-branded projects, coupled with most banks implementing the strategy to cancel dormant credit cards and reduce perks, leading to a contraction in credit card-related business). Despite the overall growth of the credit card market, the billing portion of the account management business for existing customers decreased by 0.8% compared to the previous year due to the challenge of the industry's policy to cancel dormant credit cards this year.
2. During elections of farmers' and fishermen's associations from the end of 2024 to the beginning of 2025, the number of inquiries for consolidated credit reports increased by about 10% compared to previous years. The number of inquiries in 2025 increased slightly by 1.52% compared to 2024, mainly due to the rising public awareness of credit and the continued provision of more convenient credit report application services. Following the popularization of digital financial services in recent years, the percentage of online inquiries has continued to rise from 70% to 76%, resulting in a slight increase in the overall number of inquiries compared to the previous year.
3. The number of individual notations and the caseload of repayments made by relatives varied with the needs of the individuals or relatives for notations, and was thus subject to slight fluctuations. The number of individual applications for notations in 2025 significantly increased compared to 2024, which may be due to the government's anti-fraud policy in recent years driving principals or their relatives to apply for notations to protect their rights and interests from fraud, resulting in the number of notation cases growing by approximately 33.45%.



## Highlights of 2025

The year 2025 marked the 50th anniversary of the JCIC. From its early days as a credit information institution, the JCIC has grown into an important pillar of financial supervision and credit management. In 2025, the JCIC continued to improve the user-friendliness of credit report services, and also improved service functions on the corporate ESG data platform and the Physical Climate Risk Information Integration Platform for the Financial Industry, in order to support the green and transition finance policies. At the same time, the JCIC assisted the competent authority in implementing supervisory measures, such as SupTech. Internally, the JCIC continued to digitize administrative operations and enhance internal controls.

All projects in 2025 were smoothly implemented with the collective efforts of directors, supervisors, and all employees under the guidance and assistance of the FSC and the support from all members. Highlights of 2025 are summarized and explained as follows:

### A. Improved credit report services and assisted in combating fraud:

1. The JCIC continued to optimize the user-friendly credit report service and completed the establishment of an online and voice inquiry system for the progress of credit report applications. In addition, the JCIC introduced a simplified version of the credit report for the deceased and simplified application procedures for heirs in conjunction with the one-stop financial estate service of the National Taxation Bureau.
2. The JCIC actively promoted financial knowledge, and released animations and short films on how to read credit reports and credit knowledge.

### B. Implemented the policy to transition to sustainable finance and optimized service functions for financial institutions:

1. The JCIC continued to enrich the content of the corporate ESG data platform, adding new products such as "J14 Climate Risk Information for Factory Locations," "R21 Information on the ESG Self-Assessment



## Highlights of 2025

- Questionnaire for Companies," and "R07 Inspection Information for Major Occupational Disasters and Major Workplace Disasters." Revised the disclosure indicators and inquiry input method for "R19 ESG Information of TWSE/TPEX-listed Companies." In addition, the JCIC added three new notations to credit-related products: "Social Responsibility Credit Notation," "Social Responsibility Project Category," and "Social Responsibility Project Target Group."
2. The JCIC completed the revision to the corporate ESG information and sustainable economic activity self-assessment questionnaire, and submitted the documents in conjunction with the second edition of the "Reference Guidelines for the Recognition of Sustainable Economic Activities."
  3. The JCIC improved services of the "Physical Climate Risk Information Integration Platform for the Financial Industry," adding physical risk maps required by banks for conducting climate change scenario analysis. By integrating the platform with a geographic information system (GIS), the JCIC enabled users to batch-upload addresses, while the platform performs risk comparison to output corresponding risk values.
  4. The JCIC coordinated with the Small and Medium Enterprise and Startup Administration in adding new types of electronic certificates that may be used by companies and responsible persons for signing authorization letters on the SME Financing Service Platform.
  5. The JCIC assisted financial institutions in strengthening identity verification for foreign nationals by revising "Z28 Information on the Status and Residence/Stay Cases of High-Risk Foreign Nationals in Taiwan."
  6. The JCIC established the "Regulations Governing Inquiries of Remittance Institutions for Foreign Migrant Workers" in conjunction with the amendment to the "Regulations Governing Small Amount Remittance Services for Foreign Migrant Workers" announced by the FSC, and completed the launch of "U27 Verification of Foreign Migrant Workers' Alien Resident Certificate for Small Amount Remittances."



## Highlights of 2025

7. The JCIC assisted county and city governments in investigating the consolidated credit reports and historical credit information of candidates during the general manager elections of farmers' and fishermen's associations held by the Ministry of Agriculture.
8. The JCIC developed a "Digital Financial Statement System" that provides accountants with basic information on financial statements, electronic files of complete financial statements, and uses an optical character recognition and interpretation system to identify the content of financial statements, thereby improving the efficiency of receiving and creating financial statements and supporting the ESG policy.
9. The JCIC hosted the 19th Award Ceremony for Outstanding Member Institutions and Individuals, and recognized institutions and individuals with outstanding performance in "Credit Information Security Control," "Credit Report Information," "Credit Information Inquiry," and the "Sustainable Financing Business."

### C. The JCIC assisted in implementing supervision measures of SupTech:

1. The JCIC assisted the FSC with implementing the digital reporting and analysis mechanism for bank supervision information, and completed online trial operations of a visualized analysis platform for bank credit risk and automated reporting procedures in the first phase.
2. The JCIC assisted with reviews of applicant banks using the IRB approach in conjunction with the FSC promoting the use of the IRB approach for calculating credit risk capital requirements for banks.
3. The JCIC serves as the convener of the Fast-ID Alliance, and assisted in launching the cross-system "Fast-ID Authentication Transfer Center."
4. The JCIC continues to serve as the advisory unit of the "Technology Innovation Regulatory Review Working Group" under the "Financial Action



## Highlights of 2025

Innovation Regulatory Adaptation Platform" of the FSC, and has assisted in collecting suggestions and opinions from industry and academia on financial policies and regulations related to financial technology innovation.

5. The JCIC participated in the World Bank's Business Ready 2025 assessment and scored 44.50 points (out of 50) in the "Credit Reporting Agency Operations" category, ranking 10th globally and 1st in Asia.

### D. Implemented information security and personal data protection, and digitized administrative operations:

1. The JCIC joined the international cybersecurity intelligence organization FS-ISAC to increase the sources of cybersecurity intelligence. The JCIC continued strengthening the vertical protection of information security as well as the management and monitoring of access privilege for information systems. The JCIC also continued to add and revise application system functions, and upgraded and replaced software/hardware programs of operating systems in order to improve system security, usability, and performance.
2. The JCIC implemented the new file transfer system POC project to enhance the security and stability of file transfer between members, and completed the first phase POC of the file transfer function in 2025. In addition, the JCIC assessed the feasibility of implementing cloud technology and carried out a POC project for cloud backup and redundancy to strengthen the resilience of information systems.
3. The entire organization of the JCIC obtained certification by the ISO27001 information security management system as well as the third-party certification of the Taiwan Personal Information Protection and Administration System (TPIPAS), thus maintaining the validity of the certifications.



## Highlights of 2025

4. The JCIC continued to digitize administrative processes and implement energy-saving and carbon-reduction measures in line with the FSC's green finance policies.
5. The JCIC organized a series of events for its 50th anniversary, including a tea party in honor of former officers, current directors and supervisors, and other distinguished guests.
6. The JCIC actively fulfills its commitment to social welfare by continuing to provide financial support for the Taiwan Financial Services Roundtable Education Fund, the College Students Financial-Sector Employment Program, the Financial Sector Food Bank, and the tug-of-war teams of the Taipei JingMei Girls High School and its partner junior high schools.

# ESG Results in 2025

In recent years, the JCIC has actively supported government regulations and sustainable finance policies. By pragmatically implementing ESG initiatives, the JCIC is dedicated to driving environmental co-prosperity while creating positive social and economic value. The highlights of 2025 are as follows:

## A. Sustainable financial services

### **1. Continued to enrich the content of the corporate ESG data platform and provided financial institutions with a one-stop service for accessing ESG information of SMEs**

The JCIC completed the revision to the corporate ESG information and sustainable economic activity self-assessment questionnaire in conjunction with the second edition of the "Reference Guidelines for the Recognition of Sustainable Economic Activities." The JCIC added 3 ESG information products, including "J14 Climate Risk Information for Factory Locations," "R21 Information on the ESG Self-Assessment Questionnaire for Companies," and "R07 Inspection Information for Major Occupational Disasters and Major Workplace Disasters." The JCIC also revised "Corporate ESG Information of TWSE/TPEX-listed Companies" in "R19 Corporate ESG Information" in coordination with the corporate ESG information disclosure indicators added by the TWSE. Furthermore, the JCIC added "Social Responsibility Credit Loan" notation to three products, including "B33 daily loan changes and details at the end of each month (including guarantees) - by bank," "B36 daily loan changes and details at the end of the month (including guarantees and certificates) - by bank," and "J05 personal credit report information - exclusively for farmers' and fishermen's associations."

### **2. Improved services of the "Physical Climate Risk Information Integration Platform for the Financial Industry," assisting financial institutions in assessing physical climate risks**



## ESG Results in 2025

The JCIC launched the "Physical Climate Risk Information Integration Platform for the Financial Industry" in 2024, allowing the financial industry to have consistent and comparable climate data to effectively assess physical climate risks. The JCIC added physical risk maps required for domestic banks to conduct climate change scenario analysis on the platform on February 24, 2025 for financial institutions to download. The platform was combined with a GIS on April 29 the same year for users to batch upload addresses, and the platform provides a risk comparison service that replies risk values.

### **3. Provided incentives to encourage financial institutions to build a sustainable financial ecosystem**

#### (1) Awarded the "Sustainable Finance Award"

In addition to the "Golden Security Award," "Golden Quality Award," and "Golden Excellence Award," the JCIC made the "Sustainable Finance Award" a regular annual award in 2024, to encourage financial institutions to actively provide green credit loans, sustainability performance-linked credit loans, and social responsibility credit, and to submit the "Corporate ESG Information and Sustainable Economic Activities Self-Assessment Questionnaire." A total of 7 financial institutions and 14 outstanding individuals were recognized with the award. The selection criteria for the "Sustainable Finance Award" were expanded from banks to all member institutions at the 19th "Award Ceremony for Recognizing Outstanding Member Institutions and Individuals" in 2025. A total of 10 financial institutions and 16 outstanding individuals were recognized with the award. Going forward, the JCIC will continue to recognize financial institutions and individuals for promoting the sustainable financing business.

#### (2) Provided incentives for feedback

In addition to giving financial institutions a greater sense of honor through the "Sustainable Finance Award," for financial institutions that actively supported the competent authority's policy by providing



# ESG Results in 2025

ESG credit loans and submitting the "Corporate ESG Information and Sustainable Economic Activities Self-Assessment Questionnaire," the JCIC rewarded them by including the submission of the questionnaire in the standards for calculating rewards.

## B. Green operations and digital transformation

### 1. Deepened energy conservation management and achieved carbon reduction targets

The main source of the JCIC's carbon emissions is electricity consumption. Therefore, the JCIC has focused on energy conservation and enhanced energy-saving measures for the three areas that consume the most electricity, namely air conditioning, server room, and uninterruptible power supply (UPS). The JCIC also introduced the latest technologies to reduce electricity consumption. After replacing power-consuming equipment with products that have the Energy Label and Green Mark, and implementing relevant energy-saving measures, the JCIC has decreased its overall electricity consumption each year over the past three years by 6.09% in 2024 compared to 2023 and by 11.19% in 2025 compared to 2023 (as shown in the table below).

#### Average monthly electricity consumption of each floor of the JCIC over the past three years

Average monthly electricity consumption	2023	2024		2025	
	kWh	kWh	Increase/Decrease (Note)	kWh	Increase/Decrease (Note)
1F	5,322	5,251	-1.33%	4,862	-8.65%
3F	11,539	11,207	-2.88%	10,583	-8.29%
9F	7,221	7,363	1.97%	6,763	-6.35%
10F	6,410	6,157	-3.95%	5,987	-6.6%
11F	106,317	98,400	-7.45%	93,433	-12.12%
16F	9,300	8,837	-4.98%	8,137	-12.51%
<b>Total</b>	<b>146,109</b>	<b>137,214</b>	<b>-6.09%</b>	<b>129,765</b>	<b>-11.19%</b>

Note: The JCIC began gradually replacing fluorescent tubes with LED tubes in 2022, and completed the replacement of all light tubes at the JCIC in 2023. Therefore, the electricity consumption in 2023 is used as the basis for comparing the increase or decrease in electricity consumption.

## ESG Results in 2025

Among the various floors, 11F is where the IT server room is located and has the highest electricity consumption, accounting for more than 70% of the JCIC's electricity consumption. To continue to reduce the electricity consumption by the IT server room, in July 2025, the JCIC replaced the water chiller and water pumps, which had been in use for 16 years in the IT server room, to more energy efficient magnetic float chillers and variable frequency water pumps; the overall electricity consumption of the 11F in 2025 was reduced by 12.12% compared to 2023.

### 2. Promoted credit report applications and paperless services

#### (1) Provided online credit report inquiry services

To support the government's policy of "creating a digitized financial service environment" and to improve services for the parties involved, the JCIC has provided online (via PC) credit report access services since 2015, and since 2018, it has further provided access to credit reports for the public using mobile devices. Since 2019, the JCIC has provided online services for individuals to apply for and cancel personal credit notations. From January 2023 to the end of 2025, a total of 1,206 applications were received. English version credit reports were added to the online credit report inquiry service on October 3, 2023. As of the end of 2025, a total of 1,818 English version credit reports were available for online inquiry.

#### Total number of online application services in the past three years

Unit: Item

Year	2023	2024	2025	Total
Online registration and cancellation	298	329	579	1,206
Checking English credit reports online	139 (Starting from October 3)	764	915	1,818



## ESG Results in 2025

(2) In-person credit report application services are now fully paperless

Since March 2019, the JCIC's services for in-person credit report applications have been fully paperless, significantly reducing paper consumption. The number of applications for credit reports in the past three years is shown in following table:

**Statistics of credit report applications in the past three years**

Year	2023		2024		2025	
	Number of cases	Percentage	Number of cases	Percentage	Number of cases	Percentage
<b>In-person applications</b>	66,307	10.1%	70,640	8.9%	69,519	8.6%
<b>Applications by mail</b>	40,830	6.2%	44,455	5.6%	44,222	5.5%
<b>Through a post office</b>	125,661	19.1%	150,861	19.0%	145,554	18.0%
<b>Online inquiries</b>	426,003	64.6%	527,798	66.5%	549,000	67.9%
<b>Total</b>	<b>658,801</b>	<b>100.0%</b>	<b>793,754</b>	<b>100.0%</b>	<b>808,295</b>	<b>100.0%</b>

In 2025, online credit report inquiries and in-person paperless services accounted for 76.5% of the total number of credit report applications, effectively reducing paper consumption.

(3) Digitized information requested by government agencies to improve operational efficiency

The JCIC completed an encrypted file transmission channel with the Military Security Brigade of the Ministry of National Defense in July 2025, replacing manual inquiries on paper with file transmission, greatly improving operational efficiency and saving paper costs.

(4) Digitized internal forms and meeting materials

The JCIC has continually promoted the use of EIP electronic forms, encouraged double-sided printing as well as displaying financial statements on screens instead of printing them on paper, and digitized online meeting materials in recent years. All requisition forms have been fully digitized as of year-end 2025, which is expected to further decrease paper consumption.



# ESG Results in 2025

## C. Fulfillment of social responsibilities

### 1. Continued to make credit report services more user friendly

To fulfill its role as a public interest foundation, the JCIC has implemented the "Free Application for One Copy of Chinese-Language Personal Credit Report Per Annum" preferential program starting in July 2012. Each individual may make one online inquiry and one offline inquiry free of charge each year starting in 2018. Of the applications in 2025, 78.4% utilized this preferential program. Furthermore, in January 2013, the JCIC entrusted Chunghwa Post to collect and verify credit report applications at its service counters. The post office's processing fee was waived for citizens applying for their credit reports at the post office starting in May 2015. The number of inquiries processed through the post office was 145,554 in 2025, accounting for 18.0% of the total number of inquiries. Application progress inquiries can be made on the official website and via the telephone voice system since December 2025. In addition, to meet the needs of heirs for the National Taxation Bureau's one-stop service to query estates of deceased relatives, the summary of information on financial institution debts used in the program was redesigned to make the content concise and easy-to-read, and it is mailed in the form of a lettersheet.

#### Statistics on preferential inquiry fees for personal credit report applications in the past three years

Year	2023		2024		2025	
	Number of cases	Percentage	Number of cases	Percentage	Number of cases	Percentage
<b>Preferential cases</b>	496,245	77.2%	592,931	76.3%	620,345	78.4%
<b>General cases</b>	146,454	22.8%	184,037	23.7%	171,351	21.6%
<b>Total</b>	<b>642,699</b>	<b>100.0%</b>	<b>776,968</b>	<b>100.0%</b>	<b>791,696</b>	<b>100.0%</b>



## ESG Results in 2025

### **2. Implemented inclusive finance education**

The JCIC actively supported "Financial Care for Society" activities of the FSC and the Taiwan Financial Services Roundtable, and regularly uploaded promotional animations related to credit knowledge to its official website, communicating the JCIC's social functions, the content of personal credit reports, inquiry channels, and the meaning of credit scores.

### **3. Invested in social welfare and supported sports and grassroots efforts**

The JCIC continued to make donations for public welfare, including public welfare activities co-organized with financial institutions, donations to provide scholarships and grants, major emergency relief, and small-amount public welfare donations. In addition, to support the development of sports in Taiwan, the JCIC continued to sponsor the tug-of-war teams of Taipei JingMei Girls High School and its partner junior high schools.

## **D. Improved corporate governance and maintained information security**

### **1. Implemented rigorous internal controls to ensure compliance and integrity of operations**

The JCIC, under the strict supervision of the competent authority, spared no effort to ensure the continued and effective implementation of the internal control system through the compliance system, risk management mechanisms, internal audit system, and self-audit system.

### **2. Strengthened cybersecurity defense to protect personal data privacy**

The entire organization of the JCIC passed the third-party reviews for the ISO 27001 Information Security Management Systems and the Taiwan Personal Information Protection and Administration System (TPIPAS) in 2025. The JCIC ensured that its information assets and the privacy of citizens were highly secure through the dual protection of international standards and domestic professional certifications.



## List of Member institutions

### Domestic Banks (39)

Bank of Taiwan	Citibank Taiwan Ltd.	Union Bank of Taiwan
Land Bank of Taiwan	O-Bank Co., Ltd.	Far Eastern International Bank
Taiwan Cooperative Bank	Taiwan Business Bank	Yuanta Bank
First Commercial Bank	Standard Chartered International Commercial Bank	Bank SinoPac Company Limited
Hua Nan Commercial Bank, Ltd.	Taichung Commercial Bank	E. Sun Commercial Bank, Ltd.
Chang Hwa Commercial Bank	King's Town Bank	KGI Bank
The Shanghai Commercial & Savings Bank, Ltd.	HSBC Bank (Taiwan) Ltd.	DBS Bank (Taiwan) Ltd.
Taipei Fubon Commercial Bank	Taipei Star Bank	Taishin International Bank
Cathay United Bank	Hwatai Bank	En Tie Commercial Bank
The Export-Import Bank of the Republic of China	Shin Kong Commercial Bank	CTBC Bank Co., Ltd.
Bank of Kaohsiung	Sunny Bank	Rakuten International Commercial Bank
Mega International Commercial Bank	Bank of Panhsin	Next Bank
Agricultural Bank of Taiwan	Cota Commercial Bank	LINE Bank



## List of Member institutions

### Taiwan Branches of Foreign Banks (22)

Mizuho Corporate Bank, Ltd.	DBS Bank Ltd, Taipei Branch	Sumitomo Mitsui Banking Corporation
Bank of America, N.A.	BNP PARIBAS	Citibank N.A.
Bangkok Bank Public Company Ltd.	Standard Chartered Bank	The Hongkong and Shanghai Banking Corp., Ltd.
Metropolitan Bank and Trust Co.	Oversea-Chinese Banking Corporation Ltd.	Australia and New Zealand Banking Group Ltd.
United Overseas Bank	Calyon Corporate and Investment Bank	PT Bank Rakyat Indonesia (Persero) Tbk
Deutsche Bank AG	UBS AG	KEB HANA Bank
The Bank of East Asia, Ltd.	ING Bank, N.V.	
JPMorgan Chase Bank, N.A.	The Bank of Tokyo-Mitsubishi UFJ, Ltd.	

### Bills ( Securities ) Finance Companies (9)

Mega Bills Finance Corp.	Dah Chung Bills Finance Corp.	Ta Ching Bills Finance Corp.
China Bills Finance Corp.	Taiwan Finance Corp.	Taiwan Cooperative Bills Finance Corp.
International Bills Finance Co., Ltd.	Grand Bills Finance Co.	Yuanta Securities Finance Co., Ltd.



## List of Member institutions

### Credit Cooperative Associations (23)

The Keelung First Credit Cooperative	The Second Credit Cooperative Association of Taichung	The Third Credit Cooperative Association of Kaohsiung
The Second Credit Cooperative Association of Keelung	The First Credit Cooperative Association of Changhua	The Yilan Credit Cooperative Association of Yilan County
The Fifth Credit Cooperative Association of Taipei	The Fifth Credit Cooperative Association of Changhua	The First Credit Cooperative Association of Hualien
The Danshuei First Credit Cooperative Bank	The Sixth Credit Cooperative Association of Changhua	The 2nd Credit Cooperative Association of Hualien
The Danshuei Credit Cooperative Association of Taipei County	The Tenth Credit Cooperative Association of Changhua	The First Credit Cooperative Association of Penghu
Credit Cooperative Association of Taoyuan	The Credit Cooperative Association of Lugang	The Second Credit Cooperative Association of Penghu
The First Credit Cooperative Association of Hsinchu	The Third Credit Cooperative Association of Chiayi	Kinmen Credit Cooperative Association
The Third Credit Cooperative Association of Hsinchu	The Third Credit Cooperative Association of Tainan	



## List of Member institutions

### Credit Departments of Fishermen's Associations (28)

Keelung District

---

Nansh District

---

Linbian District

---

Wanli District

---

Nansian District

---

Donggang District

---

Rueifang District

---

Kaohsiung District

---

Fangliao District

---

Taoyuan District

---

Siaogang District

---

Liuchiu District

---

Hsinchu District

---

Zihguan District

---

Toucheng District

---

Nanlong District

---

Mituo District

---

Su-ao District

---

Tongyuan District

---

Yongan District

---

Singang District

---

Changhua District

---

Linyuan District

---

Penghu District

---

Yunlin District

---

Singdagang District

---

Kinmen District

---

Chiayi District

---



## List of Member institutions

### Credit Departments of Farmers' Associations (283)

Keelung City	Taishan District	Hukou Township
Shihlin District	Linkou District	Sinfeng Township
Beitou District	Lujhou District	Sinpu Township
Neihu District	Wugu District	Guansi Township
Nankang District	Bali District	Cyonglin Township
Mujha District	Danshuei District	Baoshan Township
Jingmei District	Sanjihih District	Jhudong District
Jinshan District	Shihmen District	Hengshan District
Banciao District	Pingjhen District	Beipu Township
Sijhih District	Longtan District	Emei Township
Shekeng District	Yangmei District	Jhunan Township
Shihding District	Sinwu District	Toufen Township
Rueifang District	Guanin District	Sanwan Township
Pingsi District	Taoyuan District	Nanjhuang Township
Sindian District	Gueishan District	Shihtan Township
Pinglin District	Bade District	Houlong Township
Jhonghe District	Dasi District	Tongsiao Township
Tucheng District	Fusing District	Yuanli Township
Sansia District	National Farmers' Association, R.O.C.	Miaoli City
Shulin District	Dayuan District	Zaociao Township
Yingge District	Lujhu District	Touwu Township
Sanchong District	Hsin Chu City	Gongguan Township
Sinjhuang District	Jhubei City	Dahu District



## List of Member institutions

Tongluo Township	Waipu District	Erlin Township
Sanyi Township	Da-an District	Dacheng Township
Sihu Township	Changhua City	Fangyuan Township
Jhuolan Township	Fenyuan Township	Ershuei Township
Taichung District	Huatan Township	Nantou City
Taiping District	Sioushuei Township	Jhongliao Township
Dali District	Lugang Township	Caotun Township
Wufong District	Fusing Township	Guosing Township
Wurih District	Siansi Township	Puli Township
Fengyuan District	Hemei Township	Ren-ai Township
Houli District	Shengang Township	MingJian Township
Shihgang District	Yuanlin Township	Jiji Township
Dongshih District (Taichung)	Shetou Township	Shueili Township
Heping District	Yongjing Township	Yuchih Township
Sinshe District	Pusin Township	Sinyi Township
Tanzih District	Sihu Township	Jhushan Township
Daya District	Dacun Township	Lugu Township
Shengang District	Puyan Township	Douan Township
Datu District	Tianjhong Township	Dapi Township
Shalu District	Beidou Township	Huwei Township
Longjing District	Tianwei Township	Tuku Township
Wuci District	Pitou Township	Baojhong Township
Cingshuei District	Sijhou Township	Dongshih Township (Yunlin County)
Dajia District	Jhutang Township	Taisi Township



## List of Member institutions

Lunbei Township	Lioujiao Township	Syuejia District
Mailiao Township	Singang Township	Beimen District
Douliou City	Minsyong Township	Singing District
Linnei Township	Dalin Township	Houbi District
Gukeng Township	Sikou Township	Baihe District
Cihtong Township	Yijhu Township	Dongshan District
Siluo Township	Budai Township	Lioujia District
Erlun Township	Tainan District	Siaying District
Beigang Township	YongKang District	Liouying District
Shueilin Township	Gueiren District	Yanshuei District
Kouhu Township	Sinhua District	Shanhua District
Sihhu Township	Zuojhen District	Danei District
Yuanchang Township	Yuching District	Shanshang District
Chiayi City	Nanshi District	Sinshih District
Fanlu Township	Nanhua District	Anding District
Meishan Township	Rende District	Kaohsiung District
Jhuci District	Guanmiao District	Siaogang District
Alishan Township	Longci District	Renwu District
Jhongpu Township	Guantian District	Dashe District
Shueishang Township	Madou District	Gangshan District
Lucao Township	Jiali District	Lujhu District
Taibao City	Sigang District	Alian District
Puzih City	Cigu District	Tianliao District
Dongshih Township	Jiangiyun District	Yanchao District



## List of Member institutions

Ciaotou District	Jutian Township	Wujie Township
Zihguan District	Neipu District	Dongshan Township
Mituo District	Wandan Township	Suao District
Yongan District	Wanluan Area	Hualien City
Hunei District	Kinding Township	Sinsiou District
Fongshan District	Nanjhou District	Jian Township
Daliao District	Linbian Township	Shoufong Township
Linyuan District	Donggang Township	Fongrong District
Niao-Song District	Liouciou Township	Guangfeng District
Dashu District	Jiadong Township	Rueisuei Township
Cishan District	Fangliao Area	Yusi District
Meinong District	Fangshan District	Fuli Township
Liouguei District	Checheng District	Taitung District
Neimen District	Hengchun Township	Luye District
Shanlin District	Manjhou Township	Guanshan Township
Jiasian District	Xinguan Township	Chihshang Township
Jiading District	Chaozhou Township	Donghe Township
Pingtung City	Yilan City	Chenggong Township
Jiouru Township	Toucheng Township	Changbin Township
Ligang Township	Jiaosi Township	Penghu County
Gaoshu Township	Jhuangwei Township	Lienchiang County
Pingtung County	Yuanshan Township	Taimali District
Changjih Township	Luodong Township	
Linluo Township	Sansing District	



## List of Member institutions

### Life ( Property ) Insurance Companies (16)

BankTaiwan Life Insurance Co., Ltd.	Shin Kong Life Insurance Co., Ltd.	TransGlobe Life Insurance Inc.
Taiwan Life Insurance Co., Ltd.	Mass Mutual Mercuries Life Insurance Co., Ltd.	Yuanta Life Insurance Co., Ltd.
Prudential Life Assurance Co., Ltd.	Far Glory Life Insurance Co., Ltd.	Fubon Life Assurance Co., Ltd.
Cathay Life Insurance Co., Ltd.	Hontai Life Insurance Co., Ltd.	Cathay Century Insurance Co., Ltd.
China Life Insurance Company, Ltd.	Allianz President Life Insurance Co., Ltd.	Tokio Marine Nawa Insurance Co., Ltd.
Nan Shan Life Insurance Co., Ltd.		

### Credit Card Issuers (4)

National Credit Card Center of R.O.C.	Global Payments Asia Pacific Hong	American Express Cards Internation Inc.
Taiwan Rakuten Card, Inc.		

### Other Institutions (5)

Small and Medium Business Credit Guarantee Fund (SMEG)	Taiwan Small Business Integrated Assistance Center	Central Deposit Insurance Corp.
Agricultural Credit Guarantee Fund	Chunghwa Post Co., Ltd.	



## Major Events in 2025

Date	Events
2025/02/20	To align with an initiative under the Financial Supervisory Commission's "Green and Transition Finance Action Plan" , "Promoting Taiwan's Green Finance Achievements in International Conferences," the JCIC invites CTBC Financial Holding, a co-convener of the "Data and Risk Management Working Group" under the Financial Industry Net-Zero Working Platform, to share Taiwan's experiences in managing green finance data at the 5th Asia Credit Reporting Network (ACRN) Conference held in Bangkok. This aims to further enhance Taiwan's international visibility and influence on sustainability issues.
2025/03/24	To improve the AI-assisted services on the JCIC's official website, in addition to the existing text-based interactive Q&A service, they now include voice-based inquiries, thus becoming more convenient for users.
2025/04/08	To assist financial institutions in understanding the climate conditions of the areas surrounding the factories of their corporate borrowers, new product "J14 Climate Risk Information of Factory Locations" is available for inquiries beginning today.
2025/04/29	In line with the Bankers Association's "2024 Guidelines for Domestic Banks Conducting Climate Change Scenario Analysis" , a new "Risk Comparison" service is added to the "Climate Physical Risk Data Platform for FIs" today. This feature allows users to batch upload addresses, which are then matched against advanced physical risk mapping data by the system to return corresponding risk values, thereby supporting domestic banks conducting climate change scenario analysis.
2025/05/02	The JCIC's official website Public Access Section Version 2.1 is certified by the Ministry of Digital Affairs as an AA-level handicap-free website today.
2025/05/05	The JCIC donates NTD ten million to the TFSR's Financial Services Education Fund.
2025/05/06	To improve member institutions' use of its real estate appraisal data products and enable more precise queries for nearby building appraisal information, the JCIC launches four new products today- "M70 Indexed Building Appraisal Information-by Geolocated Address" and "M80 Indexed Building Appraisal Information-by Geolocation Coordinates, " along with their corresponding detailed data files, "M71 Detailed Building Appraisal Information" and "M81 Detailed Building Appraisal Information."



## Major Events in 2025

Date	Events
2025/05/14	The FSC, via official letter No.1140137159, approves the JCIC's "Operating Guidelines for Querying Foreign Migrant Workers' Remittance Institutions" and authorizes the JCIC to connect with data from the National Immigration Agency to provide the "U27 Foreign Migrant Workers' Overseas Small-Amount Remittance ARC Verification" information item to remittance institutions for inquiries today.
2025/06/02	The JCIC's new product "U27 Migrant Worker Overseas Small Remittance Business ARC Verification" , which connects to the National Immigration Agency's system, is now available for inquiries starting today.
2025/06/17	In line with the FSC's initiative encouraging financial institutions to adopt dedicated SMS codes to prevent financial fraud, starting today "68998" is used as the JCIC's dedicated SMS code to enhance public recognition of its messages.
2025/06/18	A commemorative book is published on its official website today to mark the JCIC's 50th anniversary. It reflects on the golden decade from the JCIC's 40th to 50th year from multiple perspectives.
2025/07/30	To assist member institutions in understanding information from corporate credit customers' ESG self-assessment questionnaires, the JCIC's new product "R21 Corporate ESG Self-Assessment Questionnaire Information" is available for inquiries starting today.
2025/08/01	The JCIC donates NT \$ 2 million to support relief and reconstruction efforts in the areas impacted by Typhoon Danas.
2025/08/30	The 2025 edition of the IFRSs Industry Financial Ratio Report for Consolidated and Individual Financial Statements is published today.
2025/09/01	The "Understanding Credit with the help of CreDi" educational video series—including A Complete Guide to Application for Credit Reports, Grasping the Logic Behind Credit Scores, and A Clear Insight into Credit Scoring—uses relatable everyday scenarios presented by the JCIC's mascot to explain the five available channels for applying for credit reports and important notes. The videos also clarify the meaning and components of credit scores, aiming to enhance public awareness and promote sound financial literacy. The series is released today, via the JCIC's YouTube channel, Facebook page, and official website.



## Major Events in 2025

Date	Events
2025/09/23	To address the growing number of applications under the National Taxation Bureau's One-Stop Financial Estate Service Project, and to better meet heirs' information needs and reduce costs associated with paper, printing, postage, and manual processing, the JCIC has revised the format of the financial institution debt summary report tailored for heirs. Beginning today, the report is delivered directly to applicants via bulk registered mail in folded letter format.
2025/10/01	The “Banking Supervision Data Portal” ( Digital Reporting and Analysis Platform for Banking Supervision Data ) , commissioned by the Financial Supervisory Commission and built by the JCIC, starts trial operations today.
2025/10/14	Beginning today, “Z54 Information on lawbreaking or delinquency” is provided via online Chinese credit reports.
2025/10/29	To assist member institutions evaluate whether their borrowers are fulfilling social responsibilities, the JCIC adds information on “social loans” to “B33 Credit, collateral, repayment, and guarantee records-by bank” , “B36 Credit ( bill and check credit included ) , collateral, repayment and guarantee records-by bank” , and “J05 Individual comprehensive credit reports-for use by farmers' and fishermen's associations” today.
2025/11/03	To support the Financial Supervisory Commission's 2025 Taiwan Money Week, the JCIC hosts two events, “CreDi Makes Credit Check Easy” and “CreDi Family Check In” , on the ground floor of the TLDC Financial Building today to promote the importance of maintaining good credit and preventing financial fraud.
2025/11/05	To assist member institutions better understand corporate ESG performance, a “R19 Corporate ESG Information” revision is made available beginning today, aligning with the disclosure indicators of TWSE / TPEX-listed companies' ESG information.
2025/11/08	The JCIC participates in the “Sustainable Finance Together” financial services charity carnival, co-hosted by the Taiwan Financial Services Roundtable and the Chiayi County Government, to promote “Valued Credit, Your Key to the World” today.
2025/11/20	To assist member institutions verify the purposes of residence or stay of alien residents and reduce misclassification risks that may affect data subjects' rights, the JCIC integrates new residency / stay case nationalities, category queries, and existing Z28 query information into “Information on Status of Migrant Workers in Taiwan” , which is made available beginning today.



## Major Events in 2025

Date	Events
2025/11/21	The JCIC's official website has improved in ' "How to Obtain Credit Reports" 'and' "Credit Information Notation" 'sections by introducing visualized application flows and simple explanations, enabling users to better understand application procedures and required documents, thereby enhancing service experience and satisfaction. The new revisions are made available beginning today.
2025/11/27	A visiting group of the Gyeonggi Credit Guarantee Foundation from Korea visits the JCIC today for an exchange of views on Taiwan's credit guarantee system, loan mechanisms, and recent trends.
2025/12/01	A revision of. "A13 Corporate registration & historical information" is made available today, discontinuing company history records to align with the TWSE's amended "Regulations Governing Information to be Published in Annual Reports of Public Companies" .
2025/12/01	Beginning today, the JCIC provides a query service on its official website and telephone voice system for data subjects to check their credit report application status within the past month.
2025/12/31	The JCIC provides the electronic statistics publications of EAS financial ratios and financial structure for government agencies, member institutions, securities firms, and accountants. The 2025 edition is published today.



## Joint Credit Information Center

---

1F, No. 2, Sec.1, Chong Ching S. Rd., Taipei 100, Taiwan  
Tel (02)2191-0000 • Fax (02)2311-8277

[www.jcic.org.tw](http://www.jcic.org.tw)