



企业和个人征信体系介绍

Credit Reporting System in China

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演讲提纲 *Agenda*



- 简介 *Overview*
- 制度 *Legal Issues*
- 影响 *Implications*

一、简介 *Overview*



- 社会信用体系：从信贷征信起步，加快全国集中统一的企业和个人信用信息基础数据库建设 ***Social Credit System: Starting from credit reporting system, accelerate the building up of the national unified credit database for both consumers and enterprises***
- 解决信贷市场信息不对称问题，促进信贷市场发展 ***Promote credit market development by helping solving the problem of information asymmetry***
- 为社会信用体系建设提供信息有效汇集和传递的渠道，促进社会信用体系的建设 ***Promote the development of the social credit system by providing an efficient and effective way of the credit information collecting and distribution***

企业和个人信用信息基础数据库简介 *Brief Introduction on the Credit Database of Consumer and Enterprises*



- 全国集中统一建库，网络覆盖全国 *National Unified, network covering all over the country*
 - 企业数据库收录企业1300多万户，其中与银行有信贷交易的600多万户 *13 million enterprises, among which 6 million have credit with banks*
 - 个人数据库收录自然人近6亿人，其中与银行有信贷交易的近1亿 *600 million individuals, among which 100 million have credit with banks*
 - 企业数据库日均查询量8.4万笔，个人数据库日均查询量32万笔 *Daily inquiry: 84 thousand times for enterprises and 320 thousand for consumers*
- 政府出资，不以盈利为目的，具有强制性 *Government financed, compulsory and non-profit making*
- 人民银行征信中心负责日常运行和维护 *Credit Reference Center of the People's Bank of China is responsible for its daily operation and maintenances*

企业数据库建设历程 *History of the Credit Reporting for Enterprises*



- **1992年部分地区试点实施“贷款证”制度: *Experiment of “Loan Book” in part of China in 1992***
- **2000年开始建立分散的“银行信贷登记咨询系统”，在商业银行之间共享企业信贷信息 *The building up of the “Bank Credit Registry and Consultant System” (BCRCS) in 2000, sharing credit information for enterprises among banks***
- **2006年6月底全国统一的企业数据库全国联网运行 *BCRCS has been integrated into a national unified credit database for enterprises in by the end of June 2006***

个人数据库建设历程 History of the Credit Reporting for Consumers



- **1999年上海试点：地方性的数据库不能满足全国统一的信贷市场的需要** *Experiment in Shanghai in 1999: local database could not meet the information sharing needs of an national integrated credit market*
- **2004年开始建设，2006年1月正式运行** *Starting from 2004 and went into operation in January 2006*

二、征信制度建设 **Legal issues**



- 《个人信息信息基础数据库管理暂行办法》 *Provisional Rules on the Management of the Credit Database for Consumers*
- 《银行信贷登记咨询系统管理暂行办法》 *Provisional Rules on the Management of the Bank Credit Registration and Consultant*
- 《企业信用信息基础数据库管理暂行办法》 *Provisional Rules on the Management of the Credit Database for Enterprises*
- 《信贷征信管理条例》 *Regulations on Credit Information Services*
- 在征信实践的基础上不断完善征信制度 *Improve the legal environments for credit information Services in line with experiments*



- 《个人信息基础数据库管理暂行办法》 ***Provisional Rules on the Management of the Credit Database for Consumers***
 - 商业银行必须参与信息共享 ***Compulsory for all commercial banks***
 - 所有中资商业银行 ***all domestic commercial banks***
 - 农村信用社 ***rural credit cooperatives***
 - 外资商业银行：渣打、汇丰 ***foreign commercial banks***
 - 鼓励其他放贷机构参与共享 ***Encourage the participation of other lenders***
 - 住房公积金管理中心 ***household provident centers***
 - 小额信贷机构: ***micro finance institutions***
 - 汽车金融服务公司：丰田、大众、福特 ***auto finance companies***
 - 商业银行在办理信贷业务时可以查询: ***could be inquired when doing lending business***



- 《银行信贷登记咨询系统管理暂行办法》 *Provisional Rules on the Management of the Bank Credit Registration and Consultant*
 - 商业银行必须参与信息共享 *Compulsory for all commercial banks*
 - 所有中外资商业银行 *all commercial banks*
 - 农村信用社 *rural credit cooperatives*
 - 财务公司、金融租赁公司 *finance companies and financial leasing companies*
 - 商业银行在办理信贷业务时可以查询 *could be inquired when doing lending business*

信息采集 *Data Collection*



- 除非法律明确禁止，所有有利于评估信用风险的信息都可以采集 ***any data that is relevant for credit risk assessment unless it is forbidden by law***
- 个人 ***consumer***
 - 身份核查信息 ***check with the database of Ministry of Public Security***
 - 参加社保和住房公积金信息 ***participation of the social security and housing provident fund***
 - 信贷信息 ***credit information***
 - 电信等非金融负债信息 ***payment of phone bills and other public utilities***
 - 法院信息 ***court information***
- 企业 ***enterprise***
 - 组织机构代码信息核查 ***check with database of the legal entity code center***
 - 信贷信息 ***credit information***
 - 电信等非金融负债信息 ***payment of phone bills and other public utilities***
 - 欠税、欠缴社保、劳动工资的信息 ***late payment for taxes, social security and wages***
 - 环保、质检遵纪守法信息 ***compliance with environment and production quality laws***
 - 法院信息 ***court information***

信息使用 **Data distribution**



- 个人：许可目的+授权 **consumers: permissible purpose + authorization of the data subject**
 - 商业银行发放贷款、信用卡 **granting loan and credit card by commercial banks**
 - 就业、公务人员晋升、特殊资格审核，如人大、政协委员 **employment, promotion of civil servant**
- 企业：授权 **enterprises: authorization**
 - 商业银行发放贷款 **granting loans**
 - 经主体授权，交易方也可查询 **business counterpart**
 - 政府招标采购等 **government procurements**
 - 金融监管：银监会、证监会 **financial supervisions**

信息主体权利保护 *Consumer Protection*



- 知情权 *access to consumer's own credit file*
- 纠错权 *right to correct mistake data*
- 异议权 *right to make complain statement*
- 司法救济权 *the right to judicial relief*

征信宣传教育 *Education*



- 新制度、新知识，对百姓生活影响重大，应当让百姓了解 *a new system that has material impact on daily life of consumers, should be known by public*
- 成立专门的机构负责征信及相关金融知识宣传教育 *a division has been established to focus on the public education on credit reporting issues*
- 纳入正规教育体系 *integrated into the formal education system*
 - 入学及毕业教育的必备内容 *entry and graduation education lesson*
 - 校园网站开设征信栏目 *education materials could be assessed via the website of universities*
- 组织商业银行开展长期的宣传 *get commercial banks involved in education issues*
- 编制统一的宣传教材 *compiling education materials*
 - 制作教育片、公益广告片 *DVD public advertisement*
 - 编写百姓、大学生征信手册，百姓、企业征信问答 *brochures*
 - 利用公共媒体的宣传 *via public media*

三、影响 *Implications*



- 商业银行已将查询企业和个人征信数据库作为贷前审查的必要程序 ***most commercial banks make inquiring of the database necessary procedure of loan examination***
- 促进信贷业务发展，扩大贷款面 ***promote credit market development***
 - 部分商业银行恢复个人信用贷款 ***credit-based lending resumed***
 - 借款人群在过去两年均以60%以的速度增长 ***number of borrowers increase by more than 60% in the past two years***
 - 商业银行个贷业务笔数过去两年分别增长70%和112%，信贷业务量也大幅度增长 ***volume of lending to consumers increased by 70% and 112% respectively in the past two years, and the value increased dramatically too.***
- 降低商业银行信贷风险，提高商业银行信用风险管理水平 ***upgrading the risk management of commercial banks***
- 缩短审贷时间，提高银行审贷效率 ***lending efficiency improved by shorten the pre-lending examination***
- 提高社会大众的信用意识 ***public credit awareness improved***
- 为其他行业的信用建设和行政管理提供帮助 ***facilitate other government institutions to promote social credit system in their jurisdictions***

世界银行集团的评价 *Assessment by the World Bank Group*



- 征信数据库的建设，改善了中国的信用信息环境，使中国的信用信息指数从**2005**年的**3**上升到了**2006**年的**4**，中国获得贷款的容易程度在世界各国的排名也有了大幅度的提升。 *The development of the national unified credit database has improved the credit information environment in China, and the credit information index has been increased from 3 in 2005 to 4 in 2006, and the ranking of accessibility to lending also improved.*



谢谢！

Thanks!

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