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# Specifications for comprehensive evaluation of public credit

公共信用综合评价规范

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## 1 Scope

This document establishes the general principles of comprehensive public credit evaluation, sets out requirements for the content of the evaluation, for the method of expressing the evaluation grades and their meaning, for the evaluation cycle, for the validation of the evaluation and for the application of the evaluation, and describes the corresponding evaluation methods.

It applies to comprehensive public credit evaluation carried out on enterprise legal persons registered within the People's Republic of China. Credit subjects of other types may use it for reference when a comprehensive public credit evaluation is carried out on them.

## 2 Normative references

The content of the following documents constitutes indispensable provisions of this document through normative reference in the text. For dated references, only the version corresponding to that date applies to this document; for undated references, the latest version, including all amendments, applies.

GB/T 22116 Method for expressing enterprise credit ratings; GB/T 22117 Credit - Basic terminology.

## 3 Terms and definitions

The terms and definitions given in GB/T 22117 and the following apply to this document.

3.1 public credit information: credit information on subjects of every kind that arises in the course of the performance of their duties by departments that exercise public functions in accordance with the law.

Note to 3.1: Departments that exercise public functions in accordance with the law include administrative organs, judicial organs, and the enterprises, public institutions and social organisations that exercise public administration or public service functions in accordance with the law. Credit information on subjects of every kind includes the credit information of every kind, lawfully and compliantly collected and used, that is listed in the National Basic Catalogue of Public Credit Information. [SOURCE: GB/T 22117-2018, 2.24, modified]

3.2 comprehensive evaluation of public credit: evaluation of the overall public credit condition of the subject under evaluation, carried out on the basis of the several classes of credit information relating to an enterprise legal person that have been collected in accordance with laws and regulations, taking public credit information as the principal basis, drawing together the other classes of credit information, applying sound calculation models and evaluation indicators and statistical methods, and expressed or presented in a suitable form such as a division into grades or a quantified measure.

Note to 3.2: Other classes of credit information means the data and materials reflecting the credit condition of a credit subject that are produced or obtained by credit service agencies, trade associations and chambers of commerce and other legal-person and non-legal-person organisations in the course of operation, service or industry self-regulation, together with the data and materials relating to its own credit condition that the credit subject supplies of its own accord.

## 4 General principles

4.1 Public-interest character. Comprehensive public credit evaluation is a public-interest evaluation; no fee for the evaluation or for enquiries about it is charged to the subject under evaluation.

4.2 Inclusiveness. Public credit information is the principal basis of the evaluation, and every class of credit information relating to the subject under evaluation that has been lawfully and compliantly collected and used may be brought within the scope of the comprehensive public credit evaluation, so that the credit condition of the subject is reflected in full.

4.3 Soundness. The comprehensive public credit evaluation arrives at its assessment of the overall public credit condition of the subject through study and practice covering the several classes of credit information about that subject, and its content accords with the facts and with scientific principles.

4.4 Objectivity. The comprehensive public credit evaluation uses objective records of credit information and forms its result through a quantified model and objective scoring criteria, with no subjective judgement.

## 5 Content of the evaluation

5.1 Judicial sanctions. This reflects the subject's observance of the law. The evaluation is made according to whether the subject has been placed by a court on the list of dishonest judgment debtors or on the list of judgment debtors, and similar circumstances.

5.2 Administrative record. This reflects the subject's observance of administrative laws and regulations. The evaluation is made according to the administrative penalties, administrative enforcement measures and administrative rewards received by the subject, and the administrative supervision and inspection carried out on it.

5.3 Performance of contracts and commitments. This reflects how the subject performs contracts, agreements and undertakings and keeps its credit commitments. The evaluation is made according to the subject's record of such performance.

5.4 Business operation and management. This reflects the subject's operating condition and the level of its management capability. The evaluation is made according to the scale and the duration of its operations, its ability to expand its business, the stability of its operations, and matters such as corporate governance and credit management.

5.5 Development and innovation. This reflects the subject's capacity to innovate and its potential for development. The evaluation is made according to the qualifications, licences and intellectual property rights it has obtained.

5.6 Incentives for trustworthiness. This reflects the rewards and commendations the subject has received. The evaluation is made according to the honours, commendations and incentives granted or recognised by government and other relevant departments.

5.7 Penalties for breach of trust. This reflects the disciplinary measures imposed on the subject for breach of trust. The evaluation is made according to whether the subject has been placed by the supervisory department of its sector on a list of subjects in serious breach of trust, and similar circumstances.

5.8 Public oversight. This reflects the subject's standing with the public. The evaluation is made according to information from public supervision and reports and from public opinion; such information has to be verified and determined by the relevant department, with a definite finding.

The comprehensive public credit evaluation indicators based on the above content shall conform to Annex A.

## 6 Method of expressing the evaluation grades and their meaning

6.1 Method of expressing the grades. The credit grade of the subject under evaluation is expressed in accordance with GB/T 22116: from the highest degree of credit to the lowest there are four classes, A, B, C and D, and each class may be further divided into grades distinguished by the signs plus and minus. Within the same class, plus indicates a higher degree of credit and minus a lower degree.

6.2 Meaning of the grades. Class A indicates that the overall public credit level of the subject in the evaluation period is high, that no negative public credit record, or only a small number of minor ones, has been found in the period, and that its credit condition in other