

# 中国人民银行文件

Documents of the People's Bank of China

号 180) 2018 银发〔

No. 180)2018

## 中国人民银行关于开展银行业

The People's Bank of China on Banking

## 存款类金融机构绿色信贷业绩评价的通知

Notification of green credit performance evaluation of deposit-taking Financial Institutions

中国人民银行上海总部，各分行、营业管理部，各省会（首府）

The Shanghai headquarters of the People's Bank of China, branches and business management departments, provincial capitals (capital)

城市中心支行；国家开发银行，各政策性银行、国有商业银行、

Central Branches of Cities; National Development Banks, Policy Banks, STATE-OWNED COMMERCIAL BANKS

股份制商业银行，中国邮政储蓄银行，北京银行，上海银行，江

苏银行；

Bank of China:

为提升绿色金融支持高质量发展和绿色转型的能力，落实

To enhance the ability of green finance to support high-quality development and green transformation, implementation

号文) 228) 2016 《关于构建绿色金融体系的指导意见》 (银  
发〔

2006"guidance note on building a green financial system" (silver hair)

等文件精神, 大力发展绿色信贷, 人民银行制定了《银行业存  
款

The People's Bank of China has formulated a "bank deposit" in the spirit of the document and  
vigorously develops the Green Credit

— 1 —

-- 1 --

类金融机构绿色信贷业绩评价方案（试行）》（以下简称《方案》，见附件），现印发给你们，并就相关事项通知如下：

The green credit performance appraisal scheme for financial institutions (pilot)"(hereinafter referred to as the programme, see Annex) , is hereby issued to you and the relevant matters are notified as follows:

一、《方案》是人民银行分支机构开展绿色信贷业绩评价的基础参照。人民银行分支机构要加强组织协调，根据《方案》要求，结合辖区实际，抓紧制定辖区内银行业存款类金融机构（法人）绿色信贷业绩评价实施细则并抓好评估落实工作，充分发挥中央银行职责作用，着力提升金融机构绿色信贷绩效。

The programme is the basic reference for the evaluation of the Green Credit Performance of the branch of the People's Bank of China. The branch of the People's Bank of China should strengthen its organizational coordination, formulate the implementation rules for the evaluation of green credit performance of banking deposit-taking financial institutions (legal persons) in the jurisdiction in accordance with the requirements of the plan and in the light of the actual situation of the jurisdiction, give full play to the central bank's role and focus on improving the performance of financial institutions in green credit.

二、2018 年为《方案》试行期。试行期间，开业不满 3 年的金融机构，如有数据可得性和稳定性问题的，是否列入评价对象范围，由人民银行分支机构确定。

II. Pilot period for the programme in 2018. During the trial period, financial institutions that have been in operation for less than three years, if there are problems of data availability and stability, shall be included in the scope of the evaluation object and shall be determined by the branch of the People's Bank.

三、《方案》试行期内，人民银行分支机构研究部门应于每期考核完成后 10 日内，将辖区内银行业存款类金融机构（法

人) 上季度绿色信贷业绩评价结果报送人民银行研究局。未经人民银行研究局核准, 评价结果不得公开发布。

The Research Department of the branch of the People's Bank shall, within 10 days after the completion of each period of examination, to report the results of the green credit performance evaluation of the banking deposit-taking financial institutions (legal persons) in the jurisdiction to the Research Bureau of the People's Bank of China. The results of the evaluation shall not be publicly published without the approval of the Research Bureau of the People's Bank of China.

四、人民银行分支机构研究部门要切实加强对辖区内银行业存款类金融机构(法人)绿色信贷业绩评价的跟踪监测, 保证绿色信贷业绩评价工作依法合规顺利开展。《方案》实施过程中如遇新问题、新情况, 要及时向人民银行研究局反馈。

The Research Department of the branch of the People's Bank shall effectively strengthen the follow-up on the evaluation of green credit performance of banking deposit-taking financial institutions (legal persons) in the jurisdiction, so as to ensure that the evaluation of green credit performance is carried out smoothly and in accordance with the law. In case of new problems or new circumstances in the course of the implementation of the plan, the Research Bureau of the People's Bank of China should be promptly informed.

请人民银行上海总部, 各分行、营业管理部、省会(首府)城市中心支行将本通知转发至辖区内相关金融机构, 并组织做好贯彻落实工作。

To request the People's Bank of China to transmit the present circular to the relevant financial institutions within the jurisdiction and to organize and carry out the implementation of the circular.

附件：银行业存款类金融机构绿色信贷业绩评价方案（试行）  
ANNEX: Green Credit Performance Evaluation Scheme for banking deposit-taking Financial  
Institutions (pilot)

## 附件

Annex

# 银行业存款类金融机构绿色信贷业绩评价方案

Green credit performance evaluation scheme for banking deposit-taking Financial Institutions  
(试行)  
(trial run)

## 一、总则

General Provisions

为落实《关于构建绿色金融体系的指导意见》（银发（一）

Guidance on building a green financial system (silver hair (1)

号文)等文件精神,引导银行业存款类金融机构加 228]2016 (And the spirit of the document, to guide banking deposit-taking financial institutions + 228]2016 强对绿色环保产业的信贷支持,制定本方案。

Strong credit support to the green industry, the formulation of this programme.

绿色信贷业绩评价是指人民银行及其分支机构依据信（二）

Green credit performance evaluation refers to the People's Bank and its branches according to the letter (2)

贷政策规定对银行业存款类金融机构绿色信贷业绩进行综合评  
The loan policy provides for a comprehensive assessment of the green credit performance of banking deposit-taking Financial Institutions

价,并依据评价结果对银行业存款类金融机构实行激励约束的制  
Based on the evaluation results, the incentive and restraint system is applied to banking deposit-taking Financial Institutions

度安排。

To make the arrangements.

绿色信贷业绩评价面向银行业存款类金融机构（法人）（三）

Green credit performance evaluation is aimed at banking deposit-taking financial institutions (corporate)(III)

开展,坚持绿色导向、商业可持续、激励约束兼容,按照客观、  
Carry Out, adhere to Green Orientation, business sustainability, incentive constraints compatible with objective

公正、公平原则稳步推进,依法尊重银行业存款类金融机构合规  
The principle of fairness and fairness has been steadily promoted, and the banking deposit-taking financial institutions shall be respected in accordance with the law

自主经营。

Self-employed.

家主要银行业存款类金融机构绿色 24 人民银行负责（四）

The Green 24 people's Bank, a major banking deposit institution, is responsible for (4)

信贷业绩评价工作,人民银行上海总部、各分行、营业管理部、  
Credit performance evaluation, Shanghai headquarters of the People's Bank, branches, Business Management Department

省会（首府）城市中心支行负责辖区内银行业存款类金融机构  
（法

The central branch of the provincial capital (capital) is responsible for banking deposit financial  
institutions within the jurisdiction (law

人) 绿色信贷业绩评价工作。

Evaluation of green credit performance.

绿色信贷业绩评价每季度开展一次。（五）

The green credit performance evaluation is conducted quarterly. (5)

— 4 —

-- 4 --

## 二、评价指标和方法

### EVALUATION OF INDICATORS AND METHODS

绿色信贷业绩评价指标设置定量和定性两类，其中，（六）

Green credit performance evaluation indicators set quantitative and qualitative two categories, among them, (6)

。后期，人民银行根据条 20% ，定性指标权重 80% 定量指标权重

. In later period, the People's Bank according to the article 20% , qualitative index weight 80% quantitative index weight

件变化，酌情调整指标权重。

To adjust the weights of the indicators as appropriate.

绿色信贷业绩评价定量指标包括绿色贷款余额占比、（七）

Quantitative indicators for green credit performance evaluation include the proportion of green loan balances (7)

绿色贷款余额份额占比、绿色贷款增量占比、绿色贷款余额同比

Share of green loan balance, green loan increment, Green Loan Balance

项（定量指标体系、说明和评分方法见 5 增速、绿色贷款不良率  
(quantitative indicator system, description and scoring method see 5 growth rate, green loan bad rate

）。1 附

). 1

绿色信贷业绩评价定性得分由人民银行综合考虑银行（八）

The qualitative scoring of green credit performance evaluation shall be taken into account by the People's Bank of China (8)

业存款类金融机构日常经营情况并参考定性指标体系确定（定性

The day-to-day operation of a deposit-taking financial institution shall be determined by reference to the system of qualitative indicators

）。2 指标体系、说明和评分方法见附

). 2 The indicator system, instructions and scoring methods are attached Hereto

绿色信贷业绩评价定量指标数据按照《中国人民银行（九）

Green credit performance evaluation quantitative index data according to the People's Bank of China (9)

号）10）2018 关于建立绿色贷款专项统计制度的通知》（银发（

Circular on the establishment of a special statistical system for green loans (silver

有关规定采集，统计口径为本外币贷款。银行业存款类金融机构

The relevant regulations shall be collected and the statistic calibre shall be the foreign currency loan. Banking Deposit Financial Institutions

境内本外币贷款余额使用社会融资规模中对实体经济的本外币

Domestic and foreign currency loan balances use foreign and domestic currencies of the real economy in the scale of social financing

贷款口径数据。

Loan-size data.

## 三、评价结果和运用

### 3. EVALUATION RESULTS AND APPLICATION

绿色信贷业绩评价结果纳入银行业存款类金融机构宏（十）

The results of green credit performance evaluation are incorporated into the macros (10) of banking deposit-taking Institutions

观审慎考核。



Careful consideration.

人民银行对银行业存款类金融机构报送的定性指标（十一）

Qualitative indicators reported by the People's Bank of China to banking deposit-taking  
Financial Institutions (Xi)

数据进行校准及不定期核查。未如实填报评估数据的，一经发现，  
Calibration and non-periodic verification of data. If the assessment data is not properly reported,  
the,

人民银行将按照有关规定严肃处理，并要求限期整改。

The People's Bank of China will deal with the relevant provisions in a serious manner and request  
that the rectification be made within a time limit.

— 5 —

-- 5 --

## 四、附则

### 4. Bylaws

人民银行分支机构依据本方案及时制定符合辖区实（十二）

The branch of the People's Bank shall, in accordance with the present plan, formulate in a timely manner and conform to the actual jurisdiction (12)

际的绿色信贷业绩评价实施细则并组织实施。

The implementation rules of the International Green Credit Performance Evaluation and organization of Implementation.

本方案可根据绿色信贷政策和业务发展变化适时调（十三）

The scheme can be adjusted in a timely manner in accordance with the Green Credit Policy and Business Development

整，由人民银行负责解释。

The People's Bank shall be responsible for the interpretation.

绿色信贷业绩评价定量指标体系、说明和评分方法 1.附：

Green credit performance evaluation quantitative index system, description and scoring method 1. APPENDIX:

绿色信贷业绩评价定性指标体系、说明和评分方法 2.

Green credit performance evaluation qualitative index system, description and scoring method 2.

— 6 —

-- 6 --

# 1 附

1

## 绿色信贷业绩评价定量指标体系、说明和评分方法

A quantitative index system, description and scoring method for green credit performance evaluation

### 一、绿色信贷业绩评价定量指标体系

指标及权重	评分基准	满分
绿色贷款余额占比平均值 ) 20%比 (	纵向：最近三期该银行业存款类金融机构绿色贷款余额占	4
	横向：当期全部参评银行业存款类金融机构绿色贷款余额占比平均值	16
绿色贷款余额份额占比 ) 20% (	纵向：最近三期该银行业存款类金融机构绿色贷款余额占比平均值	4
	横向：当期全部参评银行业存款类金融机构绿色贷款余额占比平均值	16
绿色贷款增量占比平均值 ) 20%比 (	纵向：最近三期该银行业存款类金融机构绿色贷款增量占	4
	横向：当期全部参评银行业存款类金融机构绿色贷款增量占比平均值	16
绿色贷款余额同比增速 ) 20% (	纵向：最近三期该银行业存款类金融机构绿色贷款余额同比增速平均值	4
	横向：当期全部参评银行业存款类金融机构绿色贷款余额同比增速平均值	16
绿色贷款不良率平均值 ) 20% (	纵向：最近三期该银行业存款类金融机构绿色贷款不良率	4
	横向：当期全部参评银行业存款类金融机构绿色贷款不良率平均值	16

### 二、绿色信贷业绩评价定量指标说明

绿色贷款余额占比。(一)

当期末该银行业存款类金融机构绿色贷=绿色贷款余额占比  
×当期末该银行业存款类金融机构境内本外币贷款余额/款余额  
。 100%  
纵向基准：最近三期该银行业存款类金融机构绿色贷款余  
1.  
额占比平均值按照算术平均法计算。

横向基准：当期全部参评银行业存款类金融机构绿色贷款 2.

Horizontal benchmark: Green Loans for all financial institutions in the banking sector for the current period 2.

当期末全部参评银行业存款类金融机构绿色贷=余额占比平均值

At the end of the period, all the financial institutions participating in the banking deposit account accounted for the average amount of green loans

当期末全部参评银行业存款类金融机构境内本外币贷款/款余额

All loans / foreign currency loans / balances in banks' deposit-taking financial institutions at the end of the period

。 ×100%余额

. 100% balance

绿色贷款余额份额占比。（二）

Share of green loan balance. (2)

当期末该银行业存款类金融机构绿=绿色贷款余额份额占比

At the end of the period, the share of green and green loans in the bank's deposit-taking financial institutions accounted for

当期末全部参评银行业存款类金融机构绿色贷款余/色贷款余额

At the end of the term, all the banks participating in the deposit-taking financial institutions of the banking sector, the balance of the remaining / non-ferrous loans for green loans

额。

Uh.

纵向基准：最近三期该银行业存款类金融机构绿色贷款余 1.

Longitudinal benchmark: The last three periods of the banking sector deposits financial institutions green loans remaining 1.

额份额占比平均值按照算术平均法计算。

The average share of the quota is calculated according to the arithmetic average method.

横向基准：当期末全部参评银行业存款类金融机构绿色贷 2.

Horizontal benchmark: All Bank deposit-taking financial institutions at the end of the term green loans 2.

当期参评银行业存款类金融机构数=1/款余额份额占比平均值

Number of financial institutions participating in the banking sector in the period 1 / The average share of the balance

量。

Quantity.

绿色贷款增量占比。（三）

Green loan growth as a percentage. (3)

（当期末该银行业存款类金融机构绿色=绿色贷款增量占比

(at the end of the period the bank deposits the financial institution Green Green Loan Increment Share

（当/上期末该银行业存款类金融机构绿色贷款余额）-贷款余额

(when / At the end of the preceding period the bank's deposit-type financial institution's green loan balance)-loan balance

上期末该银行业-期末该银行业存款类金融机构本外币贷款余额

At the end of the period, the banking sector-foreign currency loan balance of the banking sector's deposit-taking Institutions

。×100%存款类金融机构本外币贷款余额)

. 100% foreign currency loan balance of deposit-taking Financial Institutions

纵向基准：最近三期该银行业存款类金融机构绿色贷款增 1.

Vertical benchmark: The last three periods of the banking sector deposits financial institutions green loans increased by 1.

量占比平均值按照算术平均法计算。

The mean proportion of quantity is calculated according to the arithmetic average method.

横向基准：当期全部参评银行业存款类金融机构绿色贷款 2.

Horizontal benchmark: Green Loans for all financial institutions in the banking sector for the current period 2.

(当期末全部参评银行业存款类金融机构绿色贷款余=增量占比  
(when the end of the review of the bank deposits of the financial institutions of the remaining green loan share

(当/上期末全部参评银行业存款类金融机构绿色贷款余额) - 额  
(when / At the end of the previous issue, all financial institutions participating in the banking deposit category have Green Loan Balances)-

上期末全-期末全部参评银行业存款类金融机构本外币贷款余额  
At the end of the preceding period, the whole of the financial institutions participating in banking deposits shall be assessed for the balance of their loans in foreign currencies

。 ×100%部参评银行业存款类金融机构本外币贷款余额)

. 100% foreign currency loans of banking deposit-taking Financial Institutions

绿色贷款余额同比增速。(四)

Green loan balances increased year-on-year. (4)

(当期末该银行业存款类金融机构=绿色贷款余额同比增速  
(the balance of green loans at the bank's deposit-taking institutions grew at the end of the period year-on-year

上年同期末该银行业存款类金融机构绿色贷款余-绿色贷款余额  
At the end of the same period last year, the bank's deposit-taking financial institution, Green loans-green Loan Balance

。 100%×上年同期末该银行业存款类金融机构绿色贷款余额/额)  
100% of the green loan balance of the bank's deposit-taking financial institution at the end of the same period last year

纵向基准：最近三期该银行业存款类金融机构绿色贷款余 1.

Longitudinal benchmark: The last three periods of the banking sector deposits financial institutions green loans remaining 1.

额同比增速平均值按照算术平均法计算。

Average year-on-year growth is calculated on the basis of the arithmetic average.

横向基准：当期全部参评银行业存款类金融机构绿色贷款 2.

Horizontal benchmark: Green Loans for all financial institutions in the banking sector for the current period 2.

(当期末全部参评银行业存款类金融机构=余额同比增速平均值  
(average year-on-year growth in total participation in banks'deposit-taking financial institutions at the end of the period

上年同期末全部参评银行业存款类金融机构绿色-绿色贷款余额  
Green-green loan balance of all financial institutions participating in banking deposits at the end of the same period last year

上年同期末全部参评银行业存款类金融机构绿色贷/贷款余额)  
All participating banking deposit-taking financial institutions in the same period of last year  
Green Loan / Loan Balance

。 ×100%款余额

. 100% balance

绿色贷款不良率。(五)

Non-performing rate of green loans. (5)

当期末该银行业存款类金融机构绿色不良=绿色贷款不良率

At the end of the period the bank deposits the financial institutions of the green bad rate of green loans

当期末该银行业存款类金融机构绿色贷款余额。/贷款余额



At the end of the period the bank deposits the financial institutions of the green loan balance. /  
Loan Balance

纵向基准：最近三期该银行业存款类金融机构绿色贷款不良率平均值按照算术平均法计算。

Vertical benchmark: The last three periods of the banking sector deposits financial institutions green loans are not 1.

良率平均值按照算术平均法计算。

The average of the good rate is calculated according to the arithmetic average method.

横向基准：当期末全部参评银行业存款类金融机构绿色贷款不良率平均值

Horizontal benchmark: All Bank deposit-taking financial institutions at the end of the term green loans 2.

当期末全部参评银行业存款类金融机构绿色不良率平均值

The average rate of green non-payment and non-performing rate of all banks' deposit-taking financial institutions at the end of the period

当期末全部参评银行业存款类金融机构绿色贷款余额/良贷款余额

Total Green Loan / good loan balance of all financial institutions with deposits in the banking sector at the end of the period

额。

### 三、绿色信贷业绩评价定量指标评分方法

。其中， $X$  计算各项指标实际数据值，即指标值，记做

(一)

，以便使指标变动方向一致，并更  $X-1$  将绿色贷款不良率转换为

具可比性。

计算每个指标不同评分基准的基准数据值，即基准值 (二)  $B$  (其中，纵向基准值记做  $B_1$ ，横向基准值记做  $B_2$ )。

计算每个指标不同评分基准的标准差数据值，即标准差 (三)  $Std$ 。  $Std$ ，纵向标准差记做  $Std_1$ ，横向标准差记做  $Std_2$ 。由当期全部  $Std$  由该银行业存款类金融机构最近三期数据计算，

银行业存款类金融机构数据计算。

各指标值以纵向基准设定基准的，按以下方法计算指标得分 (四)：

$B$  以纵向基准值  $B_1$  为基准线，将指标值分为两个区间，其中：

1.  $B_1 - 2 \times Std_1 \leq X < B_1$  为 1 区间， $B_1 < X \leq B_1 + 2 \times Std_1$  为 2 区间。

若指标值  $X$  落在 1 区间，则得 20 分。

若指标值  $X$  落在 2 区间，则得 40 分。

若指标值  $X$  落在 3 区间，则得 60 分。

若指标值  $X$  落在 4 区间，则得 80 分。

若指标值  $X$  落在 5 区间，则得 100 分。

若指标值  $X$  落在 6 区间，则得 120 分。

40 的指标值)。 2 代表所有落入区间 2X 分 ( . 2 represents all drop-in intervals of 2X ( 分。 100 , 则得  $1STD + 2 \geq B$  若指标值 6. Minutes If the index value is 6,  $1STD + 2 \geq B$ .

— 10 —  
Ten --

指标值以横向基准设定基准的，按以下方法计算指标（五）

得分：

B 以横向基准值 为基准线，将指标值分为两个区间，其中：

1.  $B_1$  为 1 区 间  $[B_1 - 2 \times Std_1, B_1]$ ， $B_2$  为 2 区 间  $[B_2, B_2 + 2 \times Std_2]$ 。

若指标值  $X \leq B_1$ ，则得 20 分。

若指标值落入区间 1  $(B_1 - 2 \times Std_1 < X < B_1)$ ，则得 40 分。

1 代表所有落入区间 1 的指标值（

. 1 represents all drop-in intervals of 1X points (

分。60，则得 B = 若指标值 4.

若指标值落入区间 2  $(B_2 < X < B_2 + 2 \times Std_2)$ ，则得 60 分。

2 代表所有落入区间 2 的指标值（

. 2 represents all drop-in intervals of 2X (

分。100，则得

若指

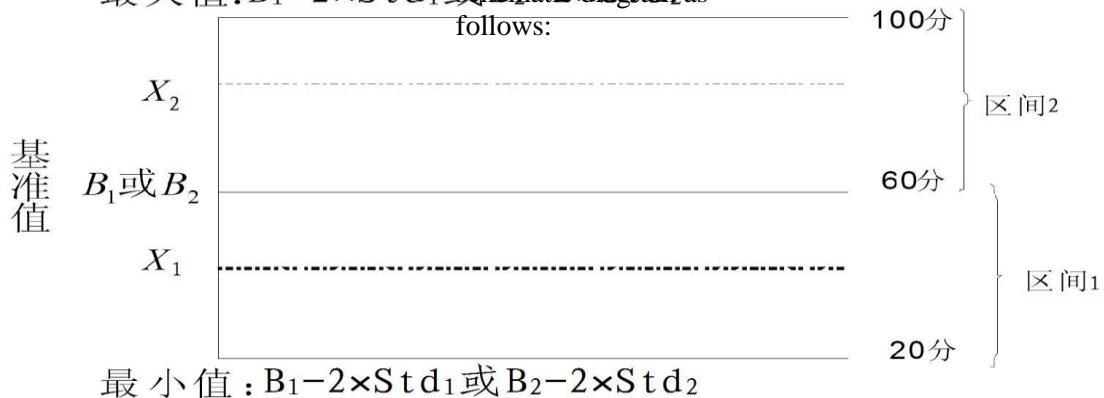
标值 6. 计算方法

可用示意图表示

如下：

Minutes If the index value is  $6, 2 \times STD + 22 \geq B$  is obtained. The calculation method can be expressed in a

最大值： $B_1 + 2 \times Std_1$  或  $B_2 + 2 \times Std_2$  as follows:



按权重加权计算各项指标得分，并将各项指标得分加（六）

Calculate the score of each index weighted by weight, and add (6) to each index score

总得到定量指标总分。

The total score of the quantitative indicators is always obtained.

关于特殊定量指标值得分的计算方法。（七）

The method of calculating the score of the value of special quantitative index. (7)  
若参评银行业存款类金融机构因业务经营范围限制没有 1.  
If a financial institution participating in a banking deposit is not limited by the scope of  
business operation.

分；对非 20 开展绿色信贷业务，则横向、纵向基准原始分均为  
And for non-20 for green credit business, the horizontal and vertical benchmark original scores  
are

— 11 —  
11 --

因业务经营范围限制而没有开展绿色信贷业务的银行业存款类  
Bank deposits that do not carry out green credit business due to business SCOPE  
RESTRICTIONS

分。0 金融机构，则横向、纵向基准原始得分均为

Minutes 0 For financial institutions, the original scores for both horizontal and vertical benchmarks are

若参评银行业存款类金融机构在评估覆盖期内新开办绿 2.

If a financial institution participating in a banking deposit has opened a new green 2 during the assessment period.

分。对于非新开办 60 色信贷业务，则纵向基准评估原始得分为

Minutes. For non-new 60-color credit business, the original score of the vertical benchmark assessment is

绿色金融业务且无法取得最近连续三期绿色信贷统计数据的参

Green finance business and lack of access to the last three consecutive editions of Green Credit Statistics

评银行业存款类金融机构，其纵向基准用最近两期数据或上期数

The Longitudinal benchmark of the banking deposit financial institution is based on the last two issues or the preceding period

据。

Data.

特殊情况下指标的计算方法由人民银行另行确定。3.

The method for calculating the indicators in special cases shall be determined separately by the People's Bank. 3.

— 12 —  
12 --

## 2 附

2

# 绿色信贷业绩评价定性指标体系、说明和评分方法

A qualitative index system, description and scoring method for green credit performance evaluation

指标类别及权重	指标内涵	满分	评分规则
外门部管监 部评价 ) 100% (	执行国家绿色发展政策情况	40	究研行银民人 虑考合综门部 类款存业行银 常日构机融金 经营评定得分
	《绿色贷款专项统计制度》执行情况	30	查调行银民人 合综门部计统 存业行银虑考 构机融金类款 分评况情行执 部究研交提后 门
	《绿色信贷业务自评价》工作执行情况	30	季二第年 当 度、第三季 度、 下及度季四第 考度季一第年 监保银以，核 信色绿年当会 自况情施实贷 基为果结价评 季当合结，准 类款存业行银 色绿构机融金 大重务业贷信 合综行进项事 打分



