



2023

**Environmental,  
Social & Governance (ESG) Report**

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## About this Report

### Overview



This Report is the third ESG Report (the "Report") published by Jiayin Group Inc. (hereinafter referred to as "Jiayin Group", the "Company", "we" or "us"). It provides a transparent disclosure of our performance in ESG to ensure stakeholders can have a comprehensive understanding of our sustainability concepts, practices and progress.

### Reporting Period



The Report covers the period from January 1, 2023 to December 31, 2023 (the "Reporting Period"). Some content may extend beyond this time frame.

### Reporting Boundary and Scope



Unless otherwise specified, the disclosure scope of this report covers the business of Jiayin Group and its subsidiaries.

### Reporting Principles



The Report is prepared in accordance with the core option of the Global Reporting Initiative's *Sustainability Reporting Standards (GRI Standards)*, with reference to Nasdaq's *ESG Reporting Guide 2.0*. For GRI Standards Index, please refer to the Appendix of this Report.

### Data Source and Reliability Assurance



The policies, information and data in the Report are derived from the Jiayin Group's formal documents, statistical reports or public information and have been verified by relevant corporate internal departments. We confirm that the Report does not contain any false or misleading statements, and takes responsibility for the truthfulness, accuracy and completeness of the content herein. We adopt a consistent disclosure approach for statistics to ensure quantifiable key performance indicators and effective comparisons. The financial data in this Report are derived from the annual report audited by Deloitte Touche Certified Public Accountants LLP. In case of any inconsistency, the data in the annual report shall prevail.

All monetary amounts in the Report are presented in Renminbi ("RMB"), the legal currency of China.

### Report Preparation Process



The Report has been prepared through the following stages including team building, data collection, interviews with stakeholders, materiality assessment, framework determination, report compilation, report design, and approval by departments and senior management.

### Report Access



The Report will be published in both Simplified Chinese and English on the official investor relations website of Jiayin Group (<https://ir.jiayintech.cn/>). In case of any inconsistency between the English and Chinese versions, the Chinese version shall prevail.

### Forward Looking Statements



This Report contains forward-looking statements, reflecting our current expectations and perspectives on future events. These statements are made under the "safe harbor" provisions of the *U.S. Private Securities Litigations Reform Act of 1995*. You can identify some of these forward-looking statements by words or phrases such as "may", "will", "expect", "anticipate", "estimate", "intend", "plan", "believe", "is/are likely to", "potential", "continue" or other similar expressions. We have based these forward-looking statements largely on our current expectations and projections about future events that we believe may affect our financial condition, results of operations, business strategy and financial needs. These forward-looking statements involve various risks and uncertainties. Our actual results could be materially different from our expectations. The forward-looking statements made in the Report relate only to events or information as of the date on which the statements are made in the Report. Unless otherwise stipulated by law, we are not obliged to update or revise such forward-looking statements, whether as a result of new data, future events or otherwise, or the occurrence of accidents.

### Contact and Feedback



Jiayin Group values your opinions and suggestions on our sustainability performance. Please express your valuable opinions and suggestions by email to [ir@jiayinfintech.cn](mailto:ir@jiayinfintech.cn). You can also know more information about our sustainable development through our official website at <https://www.jiayintech.cn/home>.

## Chairman's Statement

The year 2023 represented a significant landmark for Jiayin Group, as we proudly celebrated our 12th anniversary. Amidst the market trials and the intricate and evolving global and domestic landscapes, Jiayin Group has always adhered to its core values of "Innovation, Integrity, Responsibility, and Win-Win Results". We are deeply dedicated to creating value for society, proactively embracing our role as a responsible corporate citizen, and advancing our digital transformation endeavor. In 2023, the Group has achieved an impressive revenue of RMB 5.47 billion, with a robust year-on-year growth of 67.1%, and a net profit of RMB 1.30 billion, signifying a major milestone in our continued growth.

### We achieved steady operations with unwavering resilience.

Jiayin Group consistently upholds standardized operations and transparent management. We have established a comprehensive corporate governance structure, which underpins our scientific and transparent decision-making of the Company. Our focus on internal control and risk management guarantees the steady development of the Company. Guided by comprehensive compliance management, our risk resistance capabilities have been continuously strengthened and our business scale has expanded steadily. We strictly abide by national laws and regulations and industry standards, thus resolutely refusing to cross legal red lines and upholding the highest standards of business ethics. Moreover, we actively respond to national policies, participate in various compliance training and exchange activities, and continuously improve our compliance awareness and standards.

### We realized technological empowerment through ongoing innovation.

On the path of technological innovation, Jiayin Group is a relentless pioneer making significant strides forward. By harnessing the power of technological innovation as our driving force, we aim to bolster the growth of the digital economy. In 2023, armed with robust data processing capabilities, the adeptness of real-time analytics, and the strength of high-performance scalable computing, we successfully launched a series of industry-leading innovative service and achieved remarkable outcomes in intelligent recommendation systems, advanced customer service solutions, and security and defense domains. Meanwhile, we actively explored the paths for inclusive finance, further enhancing the quality and efficiency of our financial services to satisfy the diverse needs of various groups. To tackle the financing challenges faced by small and micro enterprises (SMEs), Jiayin Group launched user-friendly online services, effectively bringing down the financing cost of these micro-market players. Addressing the scarcity of financial services for rural populations, we improved the accessibility and convenience of financial services through mobile payments. We are committed to actualizing our strategic layout, expanding our presence in overseas markets, and crafting a global development plan that is attuned to the dynamics of the new era.

### We jointly created a better future through close cooperation.

In 2023, Jiayin Group established profound partnerships with suppliers in areas such as technological R&D and product innovation. Through the sharing of technological resources and the exchange of innovative insights, we significantly bolstered our technical strength and capacity for service innovation, thereby fostering the sustainable growth of the industry. We are committed to cultivating a responsible supply chain, enabling it to provide premium services and robust operational support. In our quest to broaden industry exchange, we actively participated in a variety of internet fintech summits and engaged in productive industry-university-research collaborations with academic institutions. Our dedication to sharing our fintech expertise, nurturing financial talent, and collaborating with our partners is a testament to our contribution to the progress of the fintech sector. As of the end of the Reporting Period, the number of cooperative funding institutions has reached 71, building a rich and diverse network of funders. We participated in the Alliance against Illegal Industry in Financial Field (AIF), contributing to the crackdown on illegal industries in Changning District, Shanghai. Our efforts are geared towards combating illicit activities across the financial sector and fostering a secure environment for financial lending and consumption.

### We cared about employees and fostered their growth.

Over the past year, Jiayin Group has actively created a diverse workplace to strengthen employees' sense of belonging and value. Recognizing that employees are our most valuable asset, we place immense value on each individual's contributions and respect their professional achievements. We are dedicated to establishing a robust system for employee development that offers substantial employee benefits, ensures effective communication channels, and implements scientific safety management. These measures are part of our comprehensive approach to safeguarding employees' rights and interests, aiming for synergistic growth and win-win outcomes between our employees and the Company. As a result of these endeavors, Jiayin Group was honored with multiple employer awards in 2023, including the 2023 Best Employer of China Human Resources Sirius Awards, the 2023 Most Popular Employer by Maimai, and the Popular Emerging Employer for Campus Recruitment. These accolades not only affirm our efforts but also serve as motivation to propel us forward.

### We responded the call for environmental protection and advocated for a low-carbon environment.

In response to the national "30 · 60" dual-carbon strategy, Jiayin Group embraces the principle of green development and devotes itself to reducing the environmental impact of its production and operations. We consistently increased investment in optimizing our production processes, enhancing the efficiency of resource utilization, and decreasing energy consumption and waste emissions. We actively adopted green technologies to drive the advancement of energy saving, emission reduction, and the circular economy. Moreover, we place a high priority on raising environmental awareness among our employees and promote green office and a low-carbon lifestyle, ensuring that the ethos of environmental protection is deeply rooted in our corporate culture.

### We actively served the community and helped create a caring society.

While rapidly expanding our operations, Jiayin Group steadfastly upholds the brand philosophy of "To Realize Dreams" and proactively embraces its social responsibilities. As of December 31, 2023, we made donations to 18 schools across 11 provinces and cities. In May 2023, we overcame altitude sickness and ventured into the Tibetan regions of west Sichuan, situated above 4,000 meters in elevation. Undeterred by treacherous mountainous terrains and arduous journeys fraught with challenges, we brought warmth and compassion to the hearts of Tibetan children in Kela Township, Yajiang County, Ganzi Prefecture. In addition to the "Dream Maker" public welfare education program, we partnered with the Shanghai Soong Ching Ling Foundation to launch the Jiajing Special Charity Fund, which organized the mental health public welfare activities in locations such as Shanghai, Yunnan, Guizhou, and Sichuan, aiming to promote the mental health of the youth and provide them with more possibilities for their future.

Over the past 12 years, Jiayin Group has been dedicated to its unwavering pursuit of excellence and progress. Looking ahead, we will continue to maintain a high-quality development momentum and keep in mind our mission and core values. We strive to create exceptional products and deliver superior services for society. We will remain steadfast in our commitment to the original purpose, and strive to contribute greater wisdom and strength to the dynamic development of global financial technology.



Chairman  
Dinggui Yan

## About Jiayin Group

### Company Profile

As a technology service group in China, Jiayin Group is committed to utilizing cutting-edge technologies such as big data, cloud computing, and artificial intelligence to connect borrowers with financial institutions. We are unwavering in our pursuit of enabling users to enjoy efficient and convenient fintech services while helping financial institutions grow rapidly. The Company was established in 2011 and headquartered its office in Shanghai. On May 10, 2019, our American depository shares (ADSs) commenced trading on the NASDAQ under the symbol "JFIN".

### Strategy and Operation Philosophy

Jiayin Group upholds a dual development strategy driven by "data and technology" to build a data-driven cloud service platform and an advanced intelligent risk control system. The Company actively fosters global collaboration to integrate traditional finance services with technological innovation. To this end, we actively act as a bridge for international cooperation, cultivate a strong brand influence, and strive to enhance financial inclusion. Meanwhile, the Company continues to increase R&D in technology and innovation to ensure that its services remain at the forefront of the industry. As a leader in China's technological service sector, Jiayin Group embraces a holistic technology strategy. Leveraging over a decade of experience and expertise in fintech services, we regard internet technology as the core driving force for financial innovation. The Company is dedicated to enhancing financial efficiency through technological innovation, actively strategizing global business expansion, progressively advancing business establishment in emerging markets, and providing efficient and intelligent inclusive financial services and solutions to businesses and consumers worldwide, as well as fostering the robust development of the financial industry.

### Overseas Layout

As one of the pioneering fintech companies in China to venture into overseas markets, Jiayin Group is actively establishing a strong presence in emerging markets around the world, and has achieved initial success in Latin America, Southeast Asia and Africa. By sharing its expertise and technology, the Company empowers financial development with scientific and technological achievements. We are proud to offer more flexible and accessible financial services, enhance the efficiency of capital flows, and achieve the consistent growth in financial performance.

### Technological Highlights



## Performance Highlights in 2023



### Associations We Joined

No.	Association Name	Title
1	National Internet Finance Association	Member
2	Shanghai Finance Information Association	Vice Chairman
3	Association of Shanghai Internet Financial Industry	Council Member
4	Alliance against Illegal Industry in Financial Field	Member

## Awards and Honors in 2023

<p>January China Times</p> <p>Jinchan Award Excellent Fintech Company of the Year</p> 	<p>February Xinhua Net</p> <p>Social Responsibility Outstanding Case Award</p> 	<p>March 2023 Annual Meeting of Retail Banking Leaders</p> <p>Best Banking AI Risk Control Innovation of the Year</p> 	<p>November Yangtze River Delta Fintech Festival</p> <p>Leading Fintech Enterprise of the Year</p> 	<p>November 4th Asia Pacific Bank Digital Innovation Conference 2023</p> <p>Best AI Large Model Innovation Award</p> 	<p>November IDC</p> <p>2023 IDC China Sustainable Development Pioneer Case for the "Smile from the Heart" Project</p> 
<p>March CIFS</p> <p>CIFS Digital and Intelligent Finance Excellent Risk Control Award</p> 	<p>May China International Big Data Industry Expo</p> <p>Data Application Scenario Innovation Award</p> 	<p>June Shanghai Blood Center</p> <p>Certificate of Appreciation</p> 	<p>December Wisdom Finance and RoyalFlush Finance</p> <p>China Concept Stocks with Best Investment Value Award</p> 	<p>December Futu</p> <p>Best Corporate Value Communication Practice Award</p> 	<p>December Moka</p> <p>Popular Emerging Employer for Campus Recruitment</p> 
<p>July 12th China Finance Summit (CFS2023)</p> <p>2023 Corporate Social Responsibility Model Award</p> 	<p>July 4th Future Transaction Banking International Summit 2023</p> <p>Best Fintech Product Innovation Award</p> 	<p>September China Times</p> <p>Generative AI Innovation Enterprise of the Year</p> 	<p>December Moka</p> <p>Best Employer Brand Award</p> 	<p>December 3rd Financial Compliance and Risk Control Management Forum 2023</p> <p>Best Financial Consumer Protection Award</p> 	<p>December The Paper</p> <p>Annual Responsibility Practice Public Welfare Award</p> 

## Honorary Titles

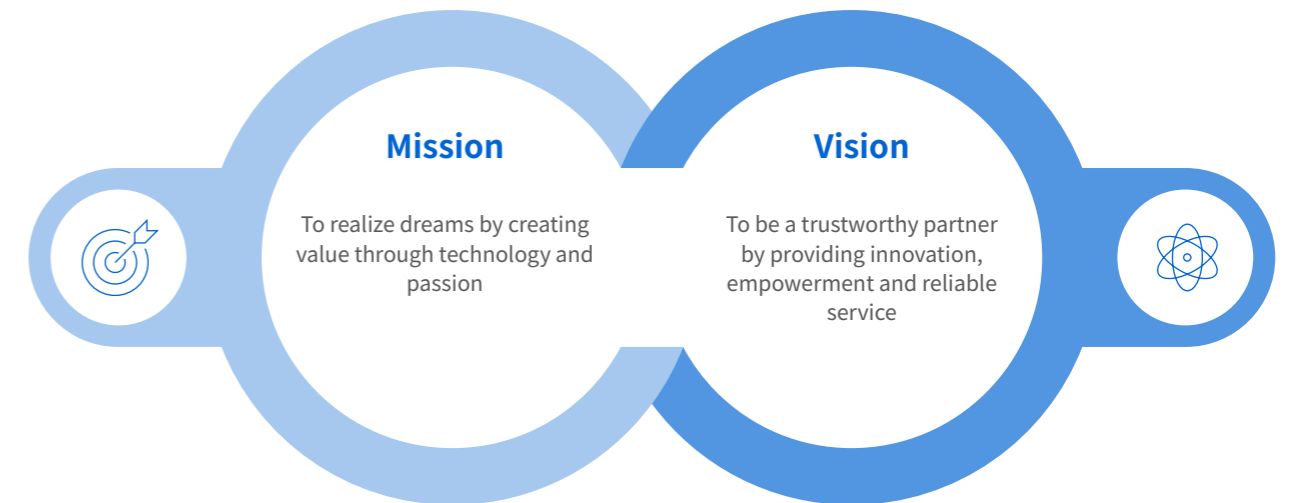
Granted to	Honorary Title	Granted by
Jirong Yunke	High-quality Development	Shanghai Municipal Commission of Economy and Informatization
Jiayin Shuke	Enterprise Technology Center	Shanghai Putuo District Commerce Commission
Chuangzhen Software	Enterprise Technology Center	Shanghai Putuo District Commerce Commission
Jiayin Shuke	Small and Medium-sized Enterprise in Specialized New Sectors	Shanghai Municipal Commission of Economy and Informatization
Chuangzhen Software	Small and Medium-sized Enterprise in Specialized New Sectors	Shanghai Municipal Commission of Economy and Informatization
Chuangzhen Software	Little Giants in Putuo District	Shanghai Putuo District Science and Technology Committee
Chuangzhen Software	High-tech Enterprise	Science and Technology Commission of Shanghai Municipality
Jiayin Shuke	High-tech Enterprise	Science and Technology Commission of Shanghai Municipality
Jirong Yunke	High-tech Enterprise	Science and Technology Commission of Shanghai Municipality

## Organizational Structure

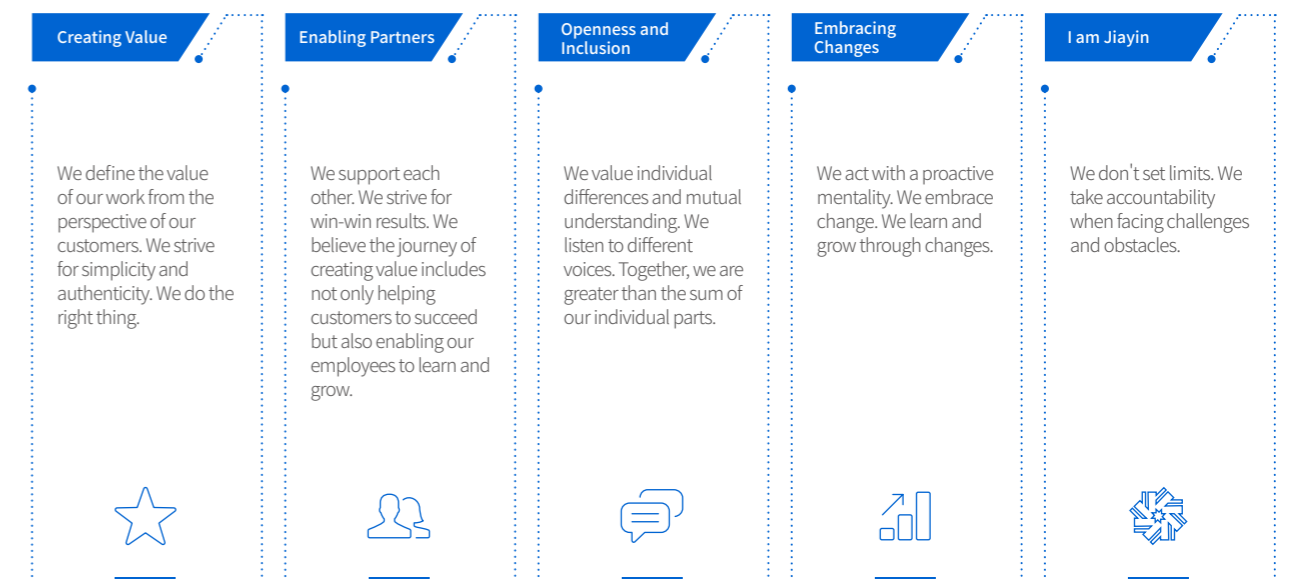


## Corporate Culture

Jiayin Group adheres to a development strategy driven by both "data and technology". By integrating technological innovation into our corporate culture, we have established a unique corporate culture system that provides strong spiritual motivation and cultural support for sustainable development.



Corporate Culture of Jiayin Group



Values of Jiayin Group

## Highlights of 2023

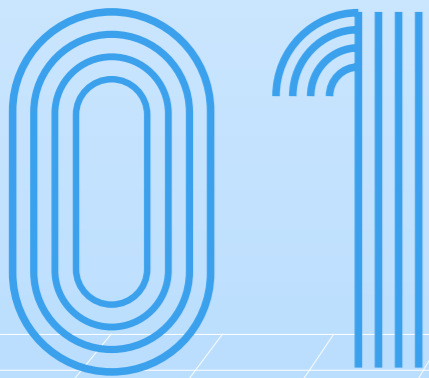


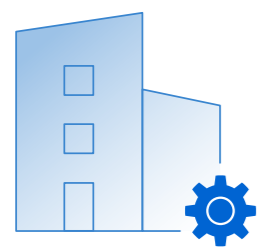
In January		In February		In March		In April	
<p><b>Jiayin Group unveiled the "Shennong" AB Experiment Platform to empower decision-making.</b></p> <p>Jiayin Group officially launched its self-developed "Shennong" AB Experiment Platform. This platform leverages in-depth core data analysis to enhance traffic conversion and product iteration efficiency. The platform can reduce costs and increase efficiency across various business operations and support scientific decision-making and digital operations.</p>		<p><b>Jiayin Group was granted the Social Responsibility Outstanding Case Award by Xinhua Net.</b></p> <p>Jiayin Group is actively engaged in public welfare endeavors and integrates social responsibility into its corporate development. While focusing on high-quality development in its core fintech business, Jiayin Group remains committed to giving back to society. Upholding the spirit of "To Realize Dreams" by delivering its humanistic care, the Company has increased its investment in public welfare education, farmer assistance, and teenager mental health care, thereby demonstrating its corporate responsibility through practical actions.</p>		<p><b>Geerong was awarded the Best Banking AI Risk Control Innovation of the Year.</b></p> <p>Leveraging its advanced capabilities in big data risk control and fintech services, Geerong has excelled in empowering financial institutions, earning it the award for the Best Banking AI Risk Control Innovation of the Year.</p>		<p><b>Jiayin Group brought its "Smile from the Heart" public welfare project to Yunnan again.</b></p> <p>The "Smile from the Heart" public welfare project team embarked on another journey, bringing warmth and inspiration to the students of Yongshan County in Zhaotong City, Yunnan.</p>	
In May		In June		In July		In August	
<p><b>The "Dream Maker" public welfare education program entered the Tibetan regions of west Sichuan.</b></p> <p>Traveling over 2,000 kilometers, the "Dream Maker" public welfare education program entered the Tibetan regions of west Sichuan, namely Kela Township, Yajiang County, Ganzi Tibetan Autonomous Prefecture and Lushan County, Ya'an City, Sichuan Province.</p>		<p><b>Jiayin Group organized a voluntary blood donation event among its employees.</b></p> <p>In response to World Blood Donor Day, Jiayin Group cooperated with the blood center to organize a blood donation event for its employees. A total of 61 employees donated blood, contributing a volume of 12,800 milliliters. On September 5, which coincided with the 8th Charity Day of China, Jiayin Group once again organized a blood donation activity, with 67 volunteers contributing a total of 17,000 milliliters of blood.</p>		<p><b>Jiayin Group held a summer music festival to celebrate its 12th anniversary.</b></p> <p>A multitude of our employees attended a spectacular summer music festival to celebrate the 12th anniversary at the Shanghai Bund International E-sports Cultural Center.</p>		<p><b>Jiayin Group released its 2022 ESG report.</b></p> <p>In 2022, Jiayin Group actively implemented the ESG strategy for sustainable development and fulfilled the corporate mission of "To Realize Dreams" through practical actions. In the future, Jiayin Group will remain true to its original aspirations, keep its mission in mind, and actively shoulder social responsibilities. We will also strive to bring safer, more reliable, and high-quality products and services to all stakeholders.</p>	
In September		In October		In November		In December	
<p><b>Jiayin Group visited the hometown of distinguished individual to perpetuate the essence of authenticity.</b></p> <p>Jiayin Group is committed to deeply studying, promoting, and carrying forward the spirit of the 20th National Congress of the Communist Party of China (NCCPC). We also strive to inherit the spirit of the red revolutionary culture and continuously enhance the capabilities and cohesion of the Party members. From September 8 to 10, 2023, the Party Committee of the Company organized Party members and leaders to participate in red education learning activities in Changsha and Shaoshan of Hunan.</p>		<p><b>The Jiayin AI Season   GPT Ideathon Competition was successfully held.</b></p> <p>Jiayin Group launched a series of events themed "Wonderful AI Innovation, GPT Summer" under the "Jiayin AI Season". This event aimed to further promote the use of large-scale models to Jiayin Group's intelligent operations and encourage all employees to actively embrace cutting-edge technologies and tools.</p>		<p><b>Jiayin Group celebrated the 1024 Programmer's Day with a grand "Hello World" event.</b></p> <p>Jiayin Group successfully held the "1024 Programmer's Day" activity again. By organizing a technology feast themed "Serving Better Technology" and planning a series of exciting activities, we paid tribute to these technical craftsmen and brought these architects of the digital kingdom into the spotlight.</p>		<p><b>Jiayin Fin-tech embraced its new identity as Jiayin Group, which symbolized that technology is the key to empowering a digital and intelligent future.</b></p> <p>On November 22, 2023, Jiayin Fin-tech officially changed its name to "Jiayin Group". Internally, Jiayin Group will adhere to its technology-driven strategy, further increase investment in technology R&amp;D, and pursue digital operations. Externally, the Company will actively share technological achievements, empower financial institutions, and promote the digital and intelligent upgrade of the industry through technology. Through these efforts, we aim to jointly build an excellent fintech ecosystem.</p>	



Along the path of corporate growth, pursuing compliance and steady operations has always been the foundation and cornerstone of an enterprise. Jiayin Group consistently ensures the legality and compliance of its business activities, thus providing a solid guarantee for long-term sustainable development and achieving a harmonious balance between economic and social benefits. Upholding the philosophy of compliance and steady operations, we continuously improve the internal management systems and risk control mechanisms towards high-quality development.

# Compliance and Steady Operation



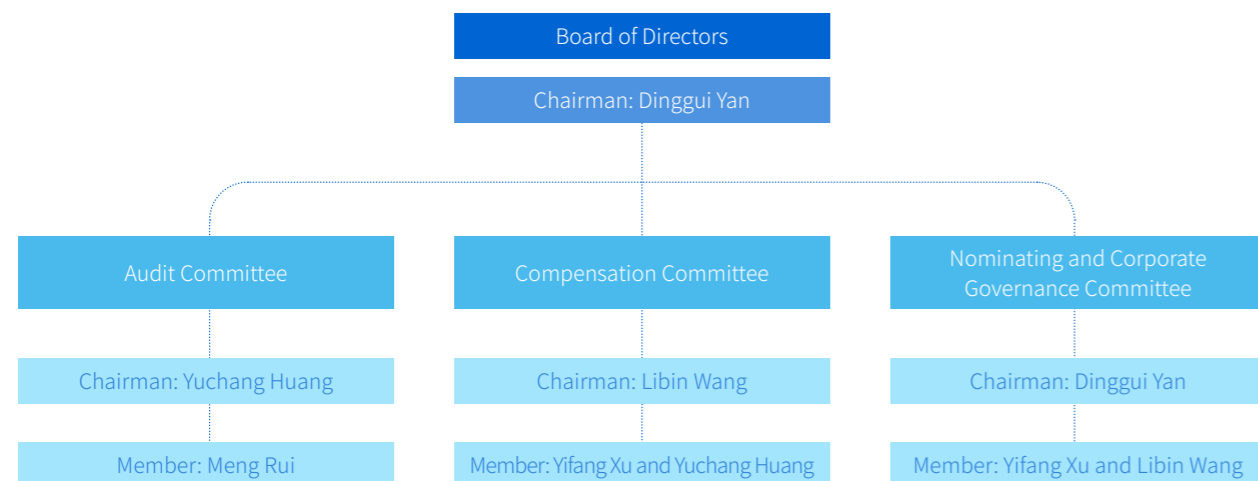


## Corporate Governance

In the face of an increasingly complex and volatile market environment, Jiayin Group always gives top priority to corporate governance and takes responsibility for its development. Effective corporate governance can facilitate the rationalization of the Company's equity structure, strengthen internal control, and reduce agency costs. This, in turn, enhances the Company's core competitiveness, improves business performance, and achieves sustainable development.

### Governance Structure

In strict accordance with the *Company Law of the People's Republic of China* and other relevant laws and regulations, Jiayin Group has established a sound corporate governance system. The Board of Directors, as the decision-making body, is entrusted by the General Meeting of Shareholders to conduct business management activities. The Board has established specialized committees, including the Audit Committee, the Compensation Committee, and the Nominating and Corporate Governance Committee. Each of these committees is directly accountable to the Board of Directors and fulfills their supervisory and management responsibilities as required by the *Articles of the Company* and the *Committee Charters*.




Governance Structure of Jiayin Group

### Board Diversity

As the highest decision-making body of Jiayin Group, the Board of Directors emphasizes its diversity, which not only helps optimize the decision-making process but also brings a wealth of perspectives and in-depth insights. Board diversity is the key to driving the Company's long-term success and continuous innovation. Our directors come from diverse industry, cultural, and educational backgrounds, boasting a wide array of professional experience, skills, and expertise. It is our firm's belief that the diversity of backgrounds among our directors can bring more varied perspectives. This, in turn, will enhance the quality of our decision-making, facilitate effective corporate governance, and empower the sustainable development of the Company.

Name	Gender	Age	Title	Background <sup>1</sup>	Financial Expert	Industry Expert	Risk Management Expert
Dinggui Yan	Male	55	Director/CEO	<ul style="list-style-type: none"> <li>Specializing in internet services &amp; infrastructure</li> <li>Information technology consulting &amp; services</li> </ul>		Y	Y
Libin Wang	Male	37	Director	<ul style="list-style-type: none"> <li>Offering professional services</li> <li>Boasting professional experience in financial management, asset management, and comprehensive capital markets</li> </ul>	Y	Y	
Yifang Xu	Female	46	Director	<ul style="list-style-type: none"> <li>Providing research and consulting services</li> <li>Gaining extensive experience in risk management, investment banking, product management, etc.</li> </ul>		Y	Y
Yuchang Huang	Male	69	Independent director	<ul style="list-style-type: none"> <li>Business and professional services - research and consulting services</li> <li>Engaged in research in accounting, auditing, and related fields</li> </ul>	Y		
Meng Rui	Male	56	Independent director	<ul style="list-style-type: none"> <li>Professor of Finance</li> <li>Member of the international accounting associations</li> </ul>	Y		



The proportion of female directors is

# 20%

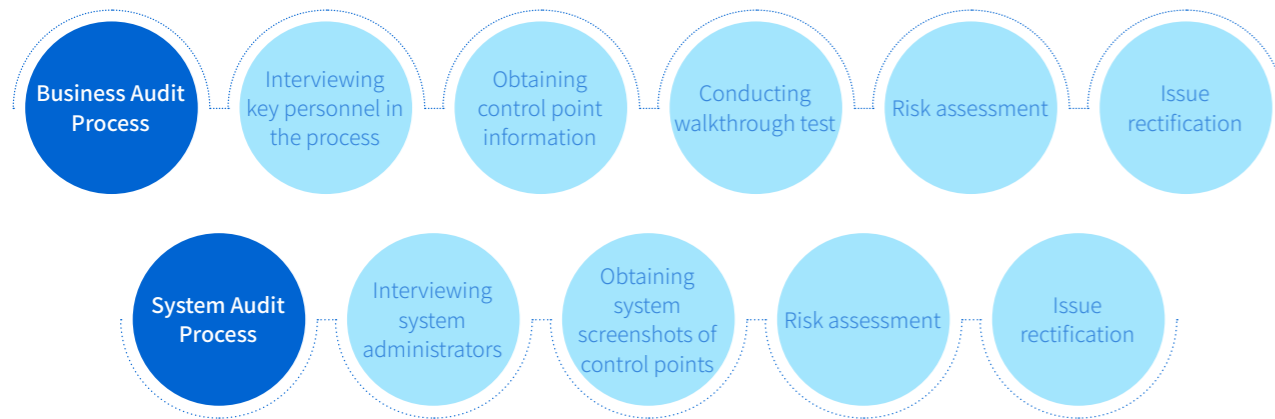
The meetings of the Board held were

# 7 times

### Internal Control Audit

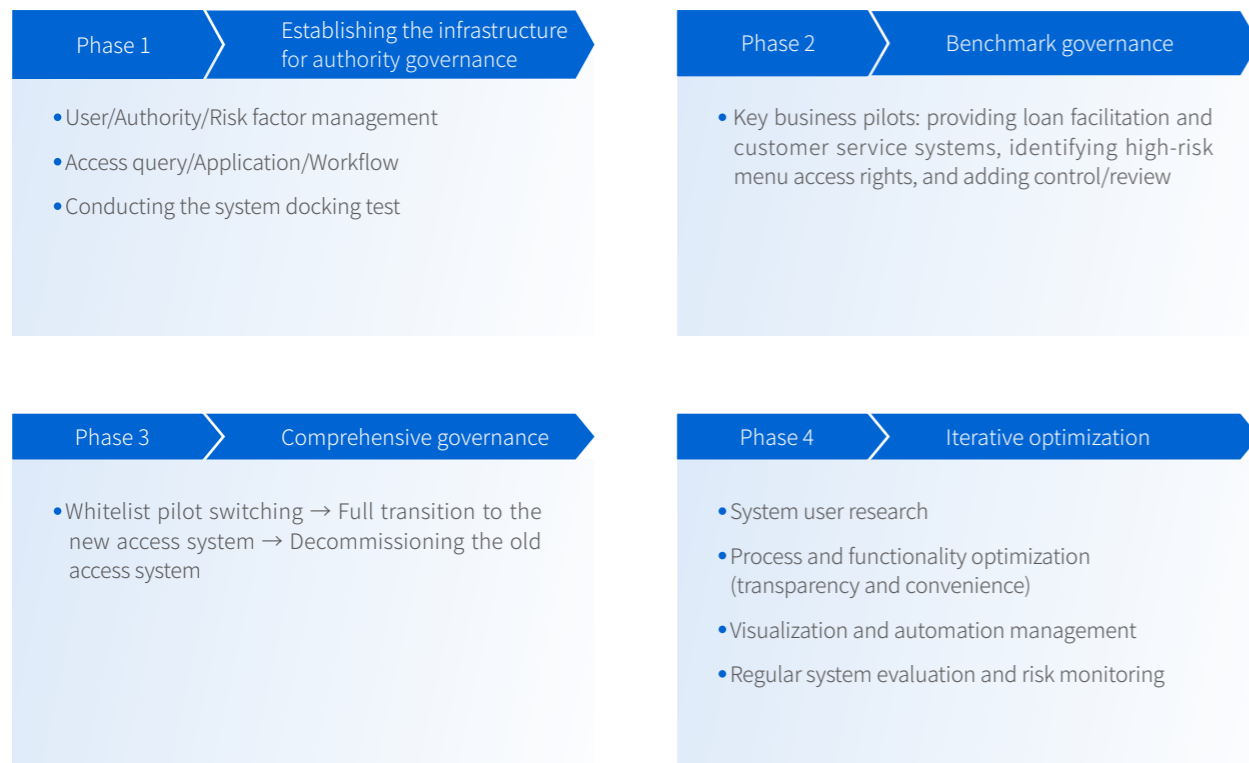
The Company has always adhered to the culture of compliance management and implemented strict internal control and processes. We have formulated a series of internal management policies, including the *Internal Audit Management Procedures* and the *Administrative Measures for Departure Audit* etc. During the Reporting Period, by regularly carrying out internal audits, the Internal Control and Audit Department independently conducted a comprehensive assessment and review of the Company's business and IT system processes. Besides, we also performed special internal audits on key IT systems primarily related to funding, such as the loan facilitation backend and OPICS. Additionally, we organized daily reviews of our overseas projects, mainly involving routine capital monitoring and financial payment processes. During the Reporting Period, the Company did not identify any major risk issues, and all medium and low-risk issues were rectified.

<sup>1</sup>Industry backgrounds are categorized according to the Global Industry Classification Standard (GICS)



Internal Audit Process of the Business and System of Jiayin Group

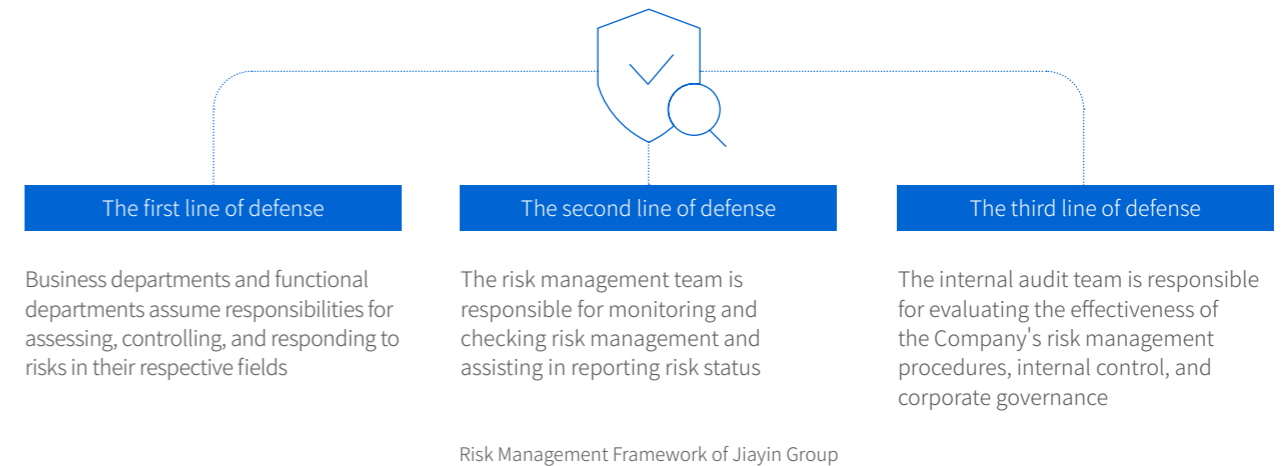
For example, we launched a system authority governance platform project in 2023, which was divided into four phases, aiming to standardize governance such as incompatible employee access, lack of separation of duties, and unclear access definitions. This approach will ensure that medium and high risk authorities have a review mechanism and help to nip risks in the bud.



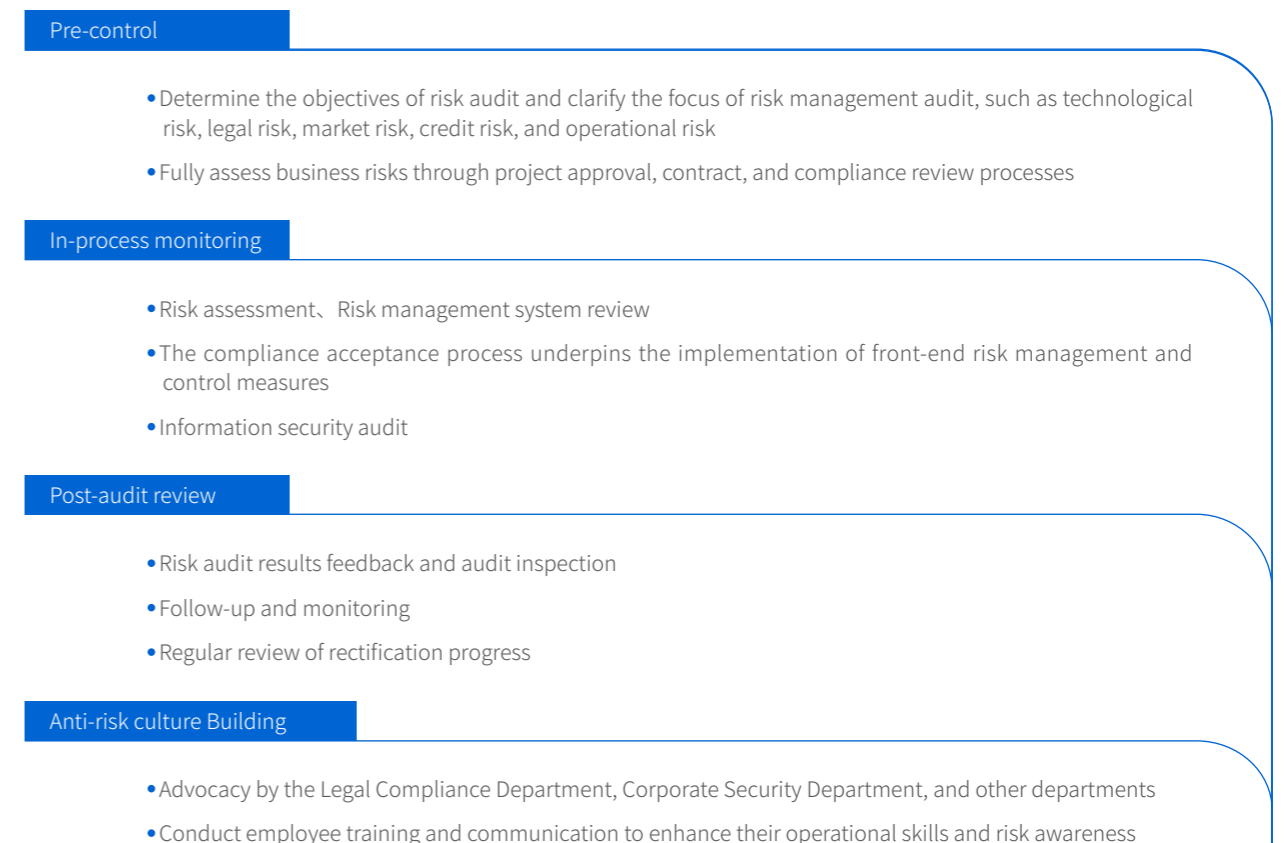
System Access Governance Platform Project of Jiayin Group

## Risk Management

Jiayin Group has formulated a series of risk management policies and systems, establishing an efficient and standardized risk management mechanism to effectively safeguard internal risk management of the Company. We have also created a risk governance structure led by the Board of Directors, supervised by the management, and implemented by the Internal Audit Department. Based on the COSO framework, we have set up "three lines of defense" for risk management. Meanwhile, a risk management process of "pre-control, in-process monitoring, post-audit review and anti-risk culture building" has been adopted to facilitate the effective operation of the Company's risk management system.



Risk Management Framework of Jiayin Group



Risk Management Process of Jiayin Group

During the Reporting Period, we conducted an annual comprehensive risk management audit to assess the Company's overall risk management. We also carried out specialized audits for specific risk events or business lines. Besides, we promptly initiated temporary audit projects based on regulatory requirements or internal needs. This approach aims to comprehensively analyze the business processes, systems, and data of the Company and effectively control relevant risks. In addition, we followed up on audit results and maintained continuous monitoring to ensure the high efficiency of our risk management system.

Meanwhile, Jiayin Group launched a series of risk management training programs. We focused on promoting legal awareness in areas such as financial marketing, consumer rights protection, marketing publicity, and debt collection. We also provided compliance advocacy and interpretation of new regulations for all employees.

### Offline Compliance Training

In November 2023, the Company has conducted two compliance training sessions for the tele-sales business team. The training, which was offered online and offline, covered various aspects including financial marketing publicity, consumer rights protection, and personal information protection. The training was aimed at front-end customer service and marketing employees within the tele-sales team, as well as quality control and operational support employees.

In December 2023, the Company launched a specialized compliance training program for the customer service team through online and offline channels. The training encompassed multiple areas such as marketing publicity, consumer rights protection, personal information protection, and debt collection. The trainees included front-line customer service personnel, management teams, and operational support employees within the customer service team.

### Legal Publicity through the WeChat Official Account "Fangyuan Zhijia"

In 2023, the Company utilized its WeChat official account (enterprise version) and WeChat official account, "Fangyuan Zhijia", to share daily updates. In 2023, a total of 48 phases of compliance promotion and interpretation of new regulations will be delivered to all staff weekly through an online law column. During the Consumer Rights Day (3.15) period in 2023, the Company introduced a specialized legal education program titled "Xiao Zhi Talks about Consumer Protection" through its WeChat official account. This program featured a blend of graphic and textual content, supplemented by case studies, to educate all employees on topics such as financial marketing and consumer rights protection.



## Business Ethics

Business ethics is the cornerstone of a company's long-term development and is crucial for enhancing social trust. Adhering to the principles of integrity in business operations, Jiayin Group actively enhances its corporate business ethics and resolutely opposes any form of commercial bribery, fraud, money laundering, and other behaviors that violate business ethics. The Company has established a stringent internal management system for business ethics, including the *Code of Business Conduct and Ethics*, the *Administrative Measures for Punishment on Employees' Non-compliance*, the *Administrative Measures for Registration, Delivery and Disposal of Gifts Received in Official Functions*, and the *Regulations on Anti-commercial Bribery*. All suppliers and business personnel are required to sign the *Integrity Commitment*. The Company explicitly prohibits any party from soliciting, accepting, providing, or offering any benefits beyond those stipulated in contracts to another party, its agents, or other related individuals. Additionally, we actively build up the culture of business ethics. Through the WeChat official account (enterprise version), "Fangyuan Zhijia", we provide advocacy and interpretation of business ethics and anti-corruption and help employees raised their awareness of business ethics.

The *Code of Business Conduct and Ethics* released by Jiayin Group serves as a comprehensive guide for all employees, covering a wide variety of topics such as seeking help and information, reporting channels, conflict of interest resolution, compliance requirements, competition and fair dealing, corporate property protection, and information confidentiality. The code is designed to ensure that employee conduct fully aligns with company standards and adheres to the highest ethical business practices, thereby helping establish a fair, transparent, and compliant business environment.

Moreover, the Company places great emphasis on cultivating a culture of integrity. We have implemented various integrity training programs, including both online and offline sessions, as well as promotional content through our WeChat official account. These measures further raise employees' awareness of integrity culture and promote positive values.

### Professional Ethical Training for New Employees of Jiayin Academy

In the monthly new employee training, Jiayin Academy conducts corporate culture training on professional ethics, honesty, and trustworthiness. By elucidating Jiayin's mission, vision, and values as well as presenting case studies, the company invites senior executives to share their career development and growth experiences at Jiayin Group while emphasizing exemplary behaviors such as professional ethics, honesty, and trustworthiness. This actively promotes new employees' understanding and recognition of Jiayin's corporate culture integrity and ethical standards.



**Anti-corruption Reporting Procedure**

To foster a business environment characterized by integrity and transparency, Jiayin Group has made multiple reporting channels available to all employees, suppliers, and external parties. We encourage all stakeholders to actively report and complain about fraudulent and unethical behaviors they find. We accept reports in any form, including both real-named and anonymous reporting, and take strict measures to protect the confidentiality of the whistleblower. The Internal Supervision Committee, comprising the Chairman, CEO, Co-Presidents, and Department Heads, is responsible for the final assessment of investigation outcomes and disciplinary actions.

**Reporting Channels of Jiayin Group**

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-  Email: [jubao@jiayinfintech.cn](mailto:jubao@jiayinfintech.cn)
-  Telephone: 021-61902450
-  Online: Integrity of Jiayin - I will report - Report online

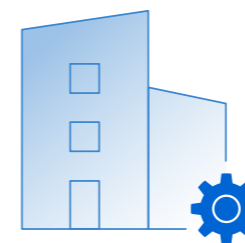
**Whistleblower Protection Policy**

While upholding the highest standards of business ethics, the Company fully recognizes the paramount importance of transparency and fairness. To this end, we have set up an independent third-party investigation team responsible for conducting rigorous investigations and audits. In line with the principle of confidentiality, we have implemented a series of stringent measures to protect the rights and interests of the employees who choose to report anonymously. For real-name reporting, if necessary, we will transfer whistleblowers to a different position or change the level to which the whistleblower reports. In this way, we ensure a safe and comfortable workplace for them. In 2023, the Company did not have any internal or external reports or fraud incidents.

**Anti-money Laundering and Anti-terrorist Financing**

Jiayin Group, with a strong sense of legal awareness and moral responsibility, strictly complies with the *Anti-Money Laundering Law of the People's Republic of China*, the *Provisions on Anti-Money Laundering for Financial Institutions*, and other relevant laws and regulations. We have formulated the *Administrative Measures for Anti-Money Laundering and Anti-Terrorist Financing of the Company* to further improve our capabilities to prevent money laundering and terrorist financing risks. These measures are designed to establish a comprehensive and effective risk control system.

To facilitate the seamless implementation of efforts against money laundering and terrorist financing, we have also set up a leading group for anti-money laundering and anti-terrorist financing. Led by the chairman, the group is comprised of the heads of the internal control and compliance center, financial center, technical center, and risk control center. The group is responsible for coordinating and leading the Company's anti-money laundering and anti-terrorist financing management as well as effectively implementing various measures. We continuously refine and formulate relevant policies and procedures, which cover topics such as risk assessment, internal controls, and employee training, so as to prevent and combat money laundering and terrorist financing activities. We also maintain close cooperation with regulatory institutions and the international community. During the Reporting Period, the Company was not subject to any penalties for suspected money laundering or terrorist financing.



**ESG Management**

ESG management is essential for the long-term, high-quality development of the Company. Based on its own characteristics, Jiayin Group has established a sound ESG management system, identified key ESG issues, and set ESG strategic goals. We have integrated ESG management into the daily operations and management, thus effectively facilitating ESG-related work. Meanwhile, we attach importance to communicate with all stakeholders and will continue to optimize ESG management based on relevant feedback.




**ESG Governance Structure and Strategic Goals**

Jiayin Group has established a top-down ESG governance structure consisting of the Board of Directors, ESG Decision Group, ESG Implementation Team, and all employees. It aims to achieve sustainable development, fully demonstrate social responsibility, and ensure compliance and steady business operations.



ESG Governance Structure of Jiayin Group

### ESG Strategic Goals

Aspect	Strategic Goals	Progress in 2023
Environment 	<ul style="list-style-type: none"> <li>By 2025, achieve a reduction in the environmental impact during the whole life cycle of all newly developed products and businesses and peak carbon emissions at all workplaces within China by 2025</li> <li>By 2035, achieve a 30% reduction in carbon emissions at all workplaces in China</li> <li>By 2050, achieve carbon neutrality in the entire value chain of the Company</li> </ul>	<ul style="list-style-type: none"> <li>Emitted 475.17 tons of CO<sub>2</sub></li> <li>Consumed 1,542.33 tons of water</li> <li>Used 3.72 tons of paper</li> </ul>
Society 	<ul style="list-style-type: none"> <li>Over the next decade, steadily advance four major social responsibility goals, namely targeted poverty alleviation, rural revitalization, improvement of employees' comprehensive ability, as well as the promotion of SMEs and urban new citizens' priority strategy</li> <li>By 2025, achieve cumulative coverage of 10,000 people through targeted poverty alleviation projects</li> <li>By 2025, achieve a cumulative investment of RMB 1 million in cash and goods for rural revitalization projects</li> <li>By 2025, achieve a cumulative investment of RMB 500,000 in fees and special funds for improving employees' comprehensive ability</li> <li>By 2025, business products from SMEs account for 20% of business products used by new urban residents</li> <li>By 2035, achieve cumulative coverage of 50,000 people through targeted poverty alleviation projects</li> <li>By 2035, achieve a cumulative investment of RMB 3 million in cash and goods for rural revitalization projects</li> <li>By 2035, achieve a cumulative investment of RMB 1 million in fees and special funds for improving employees' comprehensive ability</li> <li>By 2035, business products from SMEs account for 35% of business products used by new urban residents</li> </ul>	<ul style="list-style-type: none"> <li>Made targeted donations of over RMB 2 million (the goal for 2025 has been achieved)</li> <li>Purchased 60,000 jin (30,000 kilograms) of agricultural products for farmer assistance</li> <li>Cumulatively purchased nearly 200,000 jin (around 100,000 kilograms) of agricultural products over the years</li> </ul>
Governance 	<ul style="list-style-type: none"> <li>Improve the structure of board members to ensure diversified governance</li> <li>Optimize the talent incentive system and establish a fair, sustainable compensation system</li> <li>Systematically integrate internal control departments and related systems</li> <li>Formulate annual periodic anti-corruption and anti-money laundering training plans covering all employees, improve and establish diversified and smooth reporting channels, and protect relevant policies for whistleblowers' rights and interests</li> <li>Establish and improve the investor relations management system, and gradually build a new, comprehensive and multi-level capital market communication system</li> </ul>	<ul style="list-style-type: none"> <li>The percentage of female directors is 20%</li> <li>The employee training coverage rate was 42%</li> <li>The average training hours per employee was 13 hours</li> <li>The employee compliance training coverage rate was 100%</li> <li>Had communicated with investors 423 times</li> </ul>

### Stakeholder Engagement

The thriving development of the Company is inseparable from the deep engagement, effective communication, and close collaboration of all stakeholders. We consistently maintain active communication and exchange with various stakeholders, striving to gain broader trust and support. Jiayin Group has established a sound information disclosure system. We actively participate in diverse industry exchange activities, such as roadshows and financial media channel communication, thus ensuring the effective implementation and continuous optimization of ESG management efforts.

Stakeholders	Issues of Concern	Communication and Response Method	Frequency
Government/ regulator 	<ul style="list-style-type: none"> <li>Compliance management</li> <li>Information security and privacy protection</li> <li>Risk management</li> <li>Inclusive financing</li> <li>Business ethics and anti-corruption</li> </ul>	<ul style="list-style-type: none"> <li>Policy Seminar</li> <li>Government communication</li> <li>Supervision and inspection</li> <li>Daily work report</li> </ul>	Multiple times per month
Shareholder/ investor 	<ul style="list-style-type: none"> <li>Financial science and technology innovation</li> <li>Corporate governance</li> <li>Compliance management</li> <li>Risk management</li> <li>Data security and privacy protection</li> </ul>	<ul style="list-style-type: none"> <li>General meeting</li> <li>Quarterly results announcement</li> <li>Investor roadshow conference</li> <li>E-mail/telephone/visit</li> <li>Annual report</li> </ul>	Multiple times per year
Customer 	<ul style="list-style-type: none"> <li>Customer service and satisfaction</li> <li>Data security and privacy protection</li> <li>Financial product responsibility and safety</li> <li>Inclusive financing</li> </ul>	<ul style="list-style-type: none"> <li>Social media</li> <li>Official website of Jiayin</li> <li>Group E-mail/telephone</li> <li>Application</li> </ul>	Multiple times per week
Supplier/ partner 	<ul style="list-style-type: none"> <li>Efficient utilization of resources</li> <li>Supplier management</li> <li>Financial science and technology innovation</li> </ul>	<ul style="list-style-type: none"> <li>Evaluation of suppliers</li> <li>Public tendering and bidding</li> <li>Cooperative development</li> </ul>	Multiple times per month
Community and the public 	<ul style="list-style-type: none"> <li>Inclusive financing</li> <li>Public service and rural revitalization</li> </ul>	<ul style="list-style-type: none"> <li>Public service activities</li> <li>Employee volunteer service activities</li> </ul>	Irregular
Media 	<ul style="list-style-type: none"> <li>Inclusive financing</li> <li>Impact of enterprises on society</li> </ul>	<ul style="list-style-type: none"> <li>News release/announcement</li> <li>Interview</li> <li>Official website of Jiayin Group</li> </ul>	Multiple times per year
Peer/ trade association 	<ul style="list-style-type: none"> <li>Green operation</li> <li>Data security and privacy protection</li> <li>Financial science and technology innovation</li> <li>Industry development promotion</li> </ul>	<ul style="list-style-type: none"> <li>Industry conference</li> <li>Industry forum</li> <li>Round table meeting</li> </ul>	Irregular
Employee 	<ul style="list-style-type: none"> <li>Rights and benefits</li> <li>Health and safety</li> <li>Training and development</li> <li>Diversity and equal opportunities</li> </ul>	<ul style="list-style-type: none"> <li>Remuneration management</li> <li>Chairman's mailbox</li> <li>Employee training</li> <li>Employee activities</li> </ul>	Multiple times per year




Investor Communication

During the Reporting Period, we organized various types of roadshows and communication meetings for both domestic and international investors. Through the investor relations hotline, email, and other social media platforms, we communicated with investors 423 times in 2023. Through these measures, we stayed informed of investor demands and addressed key concerns of various stakeholders.

In January 2024, Jiayin Group won the Best Investor Relations Award from Wind in recognition of its performance in aspects such as market communication, information disclosure, and investor relations management.

Materiality Assessment

Jiayin Group, based on industry characteristics, policy trends, and domestic and international ESG disclosure guidelines, has identified and summarized a total of 19 material issues, including 6 highly material issues, 10 moderately material issues, and 3 generally material issues.

ESG	Material Issues
Environment 	<ul style="list-style-type: none"> <li>Addressing climate change</li> <li>Green operations</li> <li>Efficient utilization of resources</li> </ul>
Society 	<ul style="list-style-type: none"> <li>Financial product responsibility and safety</li> <li>Inclusive financing</li> <li>Data security and privacy protection</li> <li>Customer service and satisfaction</li> <li>Financial science and technology innovation</li> <li>Supplier management</li> <li>Industry development promotion</li> <li>Diversity and equal opportunities</li> <li>Employee training and development</li> <li>Employees' health and safety</li> <li>Rights and benefits</li> <li>Public service and rural revitalization</li> </ul>
Governance 	<ul style="list-style-type: none"> <li>Risk management</li> <li>Compliance management</li> <li>Business ethics and anti-corruption</li> <li>Corporate governance</li> </ul>

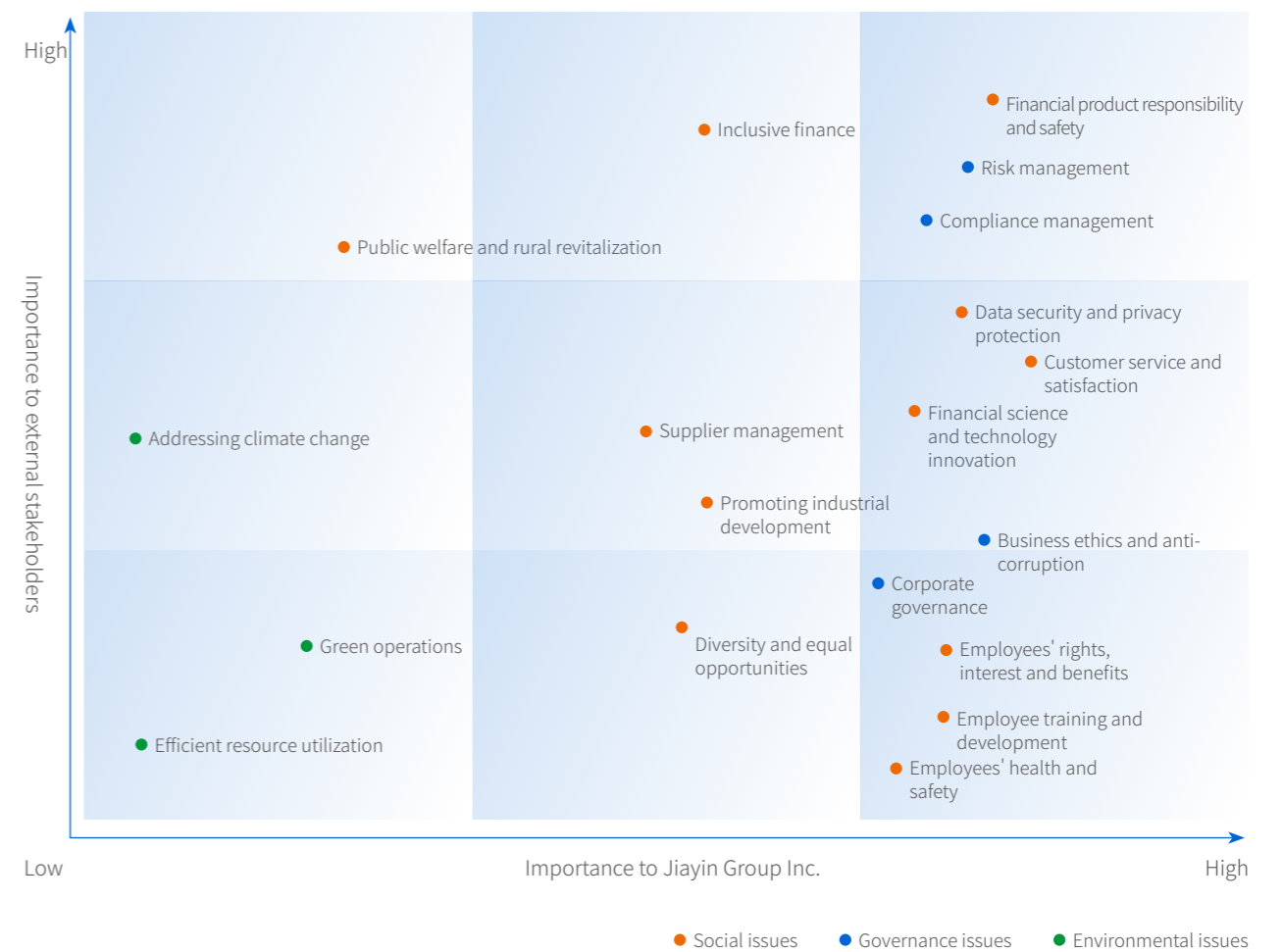
\*The highly material issues are in bold

Material Issue Analysis Process



Material Issue Analysis Process of Jiayin Group

In 2023, we reevaluated the materiality of the issues and derived the 2023 material issues matrix based on a comprehensive analysis of industry performance and policy guidance.



Material Issue Matrix of Jiayin Group

## Supporting UN SDGs

As a model enterprise with a strong commitment to environmental protection and social responsibility, Jiayin Group actively embraces and implements the United Nations Sustainable Development Goals (UN SDGs). The Company spares no efforts to address sustainability challenges in social and environmental domains, striving to contribute to global sustainable development.



- Support public welfare and rural revitalization by purchasing local agricultural products and investing in infrastructure improvements
- Provide loan services for both domestic and international users, as well as small and medium-sized enterprises (SMEs)
- Establish a comprehensive and considerate compensation and benefits system for all employees



- Provide regular health check-ups for employees, popularize health knowledge, and prepare first-aid kits, etc.
- Develop an Employee Mental Health Care Plan for all employees and their families



- Launch public welfare education programs and support education for children in remote areas
- Conduct overseas training programs to enhance financial literacy and knowledge
- Establish a sound employee training system



- Prohibit all forms of discrimination, including discriminating against employees based on gender
- Support the leadership and career development of young women



- Invest in the security and risk control of fintech
- Establish a comprehensive and considerate compensation and benefits system for all employees
- Create a diverse range of leisure and work experiences for the employees



- Independently develop various digital technology platforms
- Actively participate in industry cooperation and exchanges
- Leverage technology to empower the financial development of overseas markets
- Collaborate with the public security department to jointly combat illegal activities



- Help achieve financial inclusivity and accessibility



- Urge the suppliers to fulfill environmental and social responsibilities
- Engage in energy conservation, emission reduction, and green operations



- Continuously achieve carbon neutrality goals
- Develop strategies to address climate change



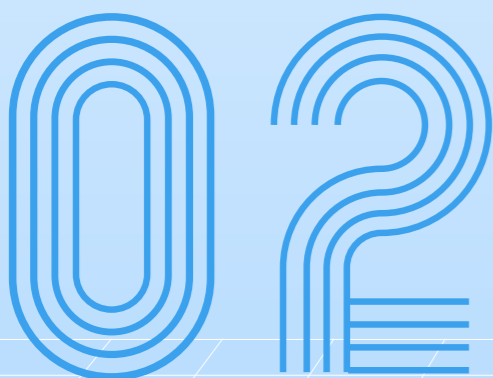
- Advocate for lawful and compliance corporate governance
- Adhere to the Code of Business Conduct and Ethics

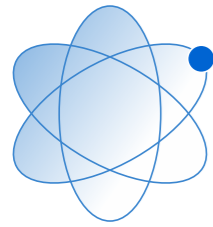




Jiayin Group is actively expanding its presence in both domestic and international markets. By harnessing the innovative power of cutting-edge Internet technologies such as artificial intelligence and cloud computing, the Company aims to deliver reliable intelligent risk management systems. We are committed to advancing inclusive finance through secure and trustworthy fintech solutions and providing diverse, premium customer services to build trust. Through these measures, we succeed in offering efficient, intelligent financial services and solutions to more enterprises and consumers worldwide.

# Technology-driven Development





## Inclusive Finance

Jiayin Group recognizes the crucial role of inclusive finance in optimizing financial resource allocation, facilitating high-quality economic and social development, and achieving common prosperity. The Company actively promotes structural reforms in financial supply. We also adopt effective measures to expand access to financial services for a wider user base and safeguard the sustainable development of inclusive digital finance.

Focusing on the needs of numerous SMEs and the new urban population, we continuously increase the coverage and precision of inclusive finance. By providing high-quality and efficient services, the company aims to benefit a larger number of market players and contribute to the inclusion and accessibility of financial services. As of the end of the Reporting Period, we served over 14.5 million borrowers. In 2023, the number of new borrowers reached around 1.9 million.

### As of the end of the Reporting Period

We served over

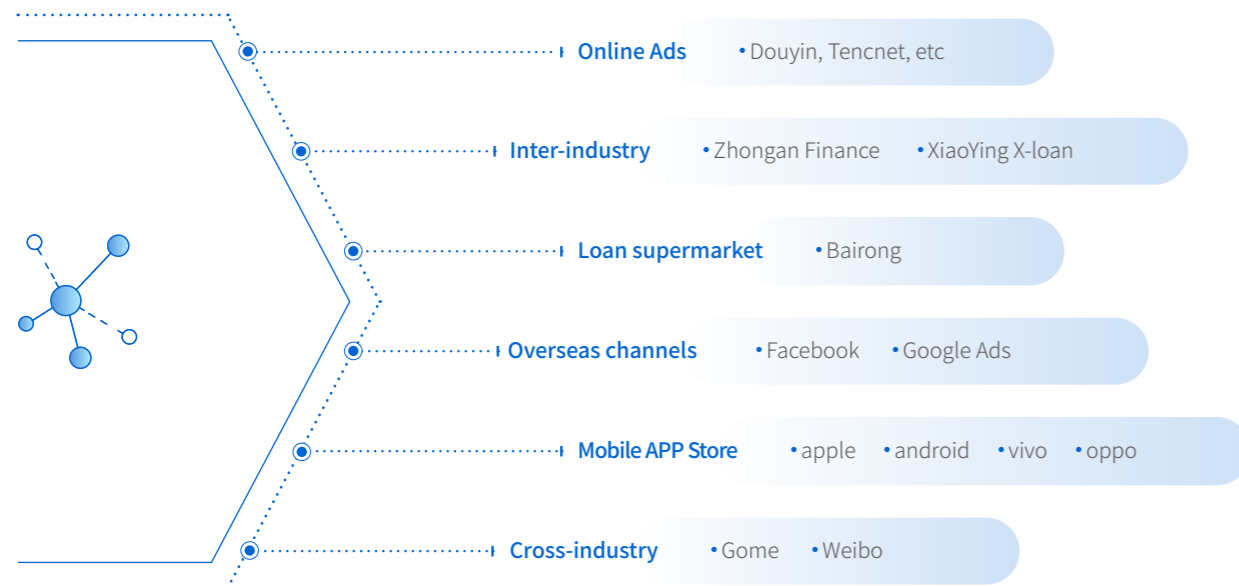
**14.5 million borrowers**

The number of new borrowers in 2023 reached around

**1.9 million**

## Diversifying Customer Acquisition Channels

Jiayin Group has established a diverse network of customer acquisition channels. We provide multiple channels for potential and existing borrowers to access our efficient and convenient services and reliable products, such as App stores, online advertising, overseas search engines, and social media platforms. By the end of 2023, we had more than 35 channel partners.



Multiple Customer Acquisition Channels of Jiayin Group

## Empowering SMEs

Jiayin Group fully understands the unique financing challenges faced by SMEs. These businesses often struggle due to their scattered locations, insufficient continuous operating capacity, and lack of collateral. As a result, traditional financial institutions are often unable or unwilling to serve them. To address this gap, we continuously enhance our financial services for the owners of SMEs, improve their access to loans, and introduce multiple measures to support their development and alleviate their difficulties. We also increase investment in key areas and weak links of the national economy to facilitate the high-quality growth of SMEs. As of the end of the Reporting Period, we served more than 500 thousand owners of SMEs and facilitated a loan facilitation amount of about RMB 20 billion.

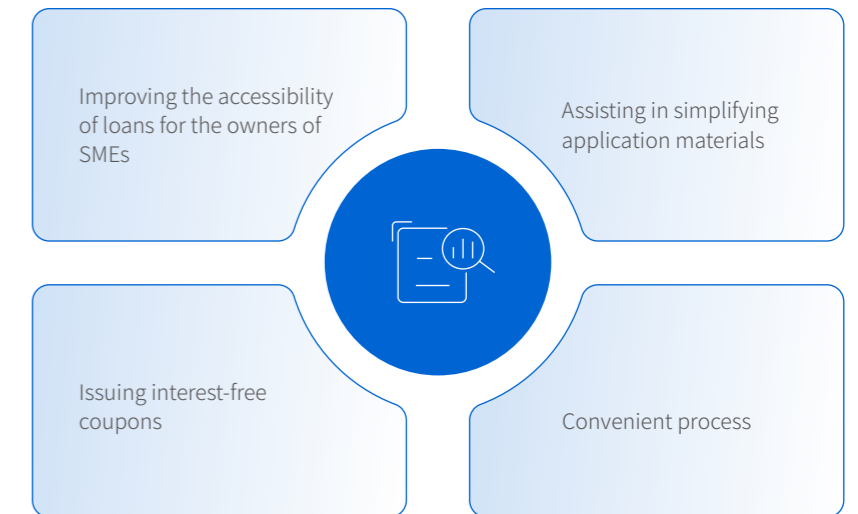
### As of the end of the Reporting Period

We served more than

**500 thousand owners**  
of SMEs

A loan facilitation amount of about

**RMB 20 billion**



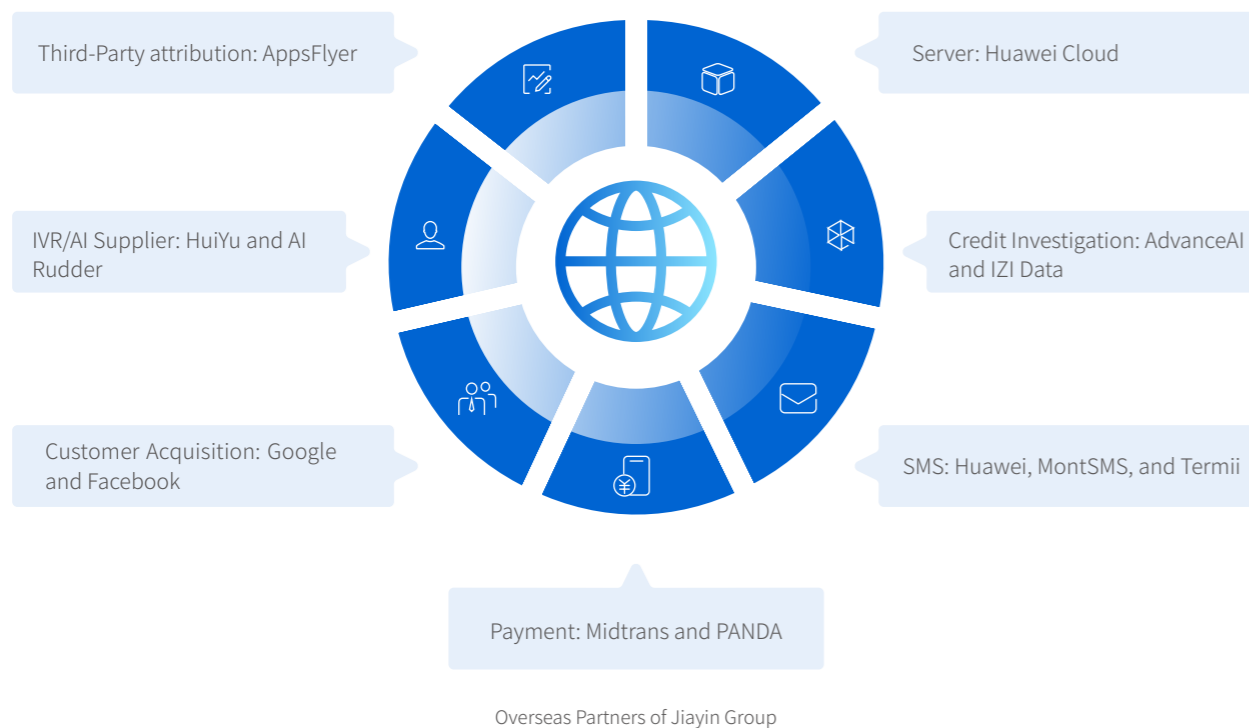
Measures Taken by Jiayin Group to Support the Owners of SMEs



## Developing Overseas Markets

Jiayin Group actively develops overseas financial markets and promotes local sustainable development in an effort to form a multi-level, broad and diversified global business layout. Our business footprints have spread across many emerging markets including Southeast Asia, Africa and Latin America. We are also certified to operate in countries such as Nigeria, Indonesia, and Mexico. We tailor our financial service solutions to the specific characteristics of different markets and offer personal credit products.

While consolidating our leading position in the market, we continuously strengthen cooperation with local licensed financial and technological institutions. We also provide local users with fast and convenient loan services and enhance our business profitability, as part of our efforts to build a global development layout.



We place a special emphasis on the needs of vulnerable groups while formulating our overseas inclusive finance policies. We offer them preferential loan terms and flexible repayment methods, improving the accessibility of loans. Considering the instability of borrowers' repayment capabilities, we provide flexible repayment options such as installments and deferrals to cope with their economic fluctuations.

### Offer diverse loan products with varying maturities

Tailor loan products with different maturities to meet borrowers' needs and alleviate their financial pressures based on their economic situations

### Streamline the borrowing process

Leverage the technologies of the online App to streamline the borrowing process and enable more users in need to access funds more rapidly and conveniently

### Popularize financial knowledge

Organize financial knowledge popularization activities to educate borrowers on personal financial management, enhance their financial literacy, and help them use loans more efficiently

### Enhance risk management and credit building

Assess borrowers' creditworthiness through data analysis and credit scoring systems, help them maintain a positive credit history, and report to the regulators

### Provide technical support and innovation

Utilize cutting-edge fintech, such as artificial intelligence, to improve the efficiency and security of lending services

### Ensure transparency and regulatory compliance

Ensure all lending policies and operations comply with local laws and regulations and maintain high transparency to earn the trust of borrowers and society

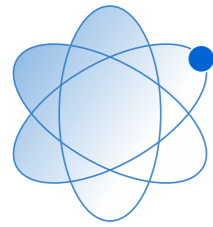
Inclusive Finance Measures for Overseas Markets

## ● Launching an Overseas Partner Training Program to Support Local Employment

We provide vocational training for recent graduates and unemployed people in overseas locations where we operate. Besides helping them enhance their employ ability, we offer local employees job opportunities such as tele sales, quality control, collection, and customer services.

## ● Establishing an Overseas Technology and Information Platform to Empower Local Enterprises Technologically

We empower local enterprises technologically by partnering with local payment, SMS, phone call, and advertising platforms. Moreover, we also improve financial supervision mechanisms and strengthen the construction of our technology and information platforms. By leveraging big data and advanced algorithms, we accurately assess borrowers' creditworthiness, which not only helps reduce loan costs but also increases processing efficiency. In addition, we make further efforts to innovate risk management through technological means. By collecting and analyzing the data with the borrowers' consent, we evaluate credit risk, which allows more users who may not be covered by traditional credit assessment methods to access our loan services. This approach has further broadened the coverage of inclusive finance.



## Technological Innovation

Jiayin Group fully recognizes the importance of technological transformation for enterprises and is actively establishing a robust system for technological innovation. The Company continuously upgrades its technological achievements, strengthens its intellectual property application and protection efforts, and creates new advantages of the fintech sector.

### Establishing Technological Innovation System

Technological innovation is the cornerstone of corporate development. Jiayin Group continuously increases its R&D investment, deepens product innovation, and improves the efficiency of its financial services to provide differentiated services for customers and partners. During the Reporting Period, Jiayin Group had 402 R&D employees and invested RMB 296.3 million in R&D.

To stimulate the vitality of technological talent, we have rolled out an innovation incentive plan on a monthly, quarterly, and annual basis. The plan aims to recognize the contributions of our R&D teams and members.

#### During the Reporting Period

Jiayin Group had

**402** R&D employees

Invested in

**RMB 296.3** million in R&D



- Spark Capacity King - Champion Team
- Spark Capacity King - Runner-up Team
- Spark Capacity King - Second Runner-up Team

- Outstanding Contribution Award
- Empowering Partner Award
- Remarkable Progress Award
- Excellent Project Award
- Spark Award

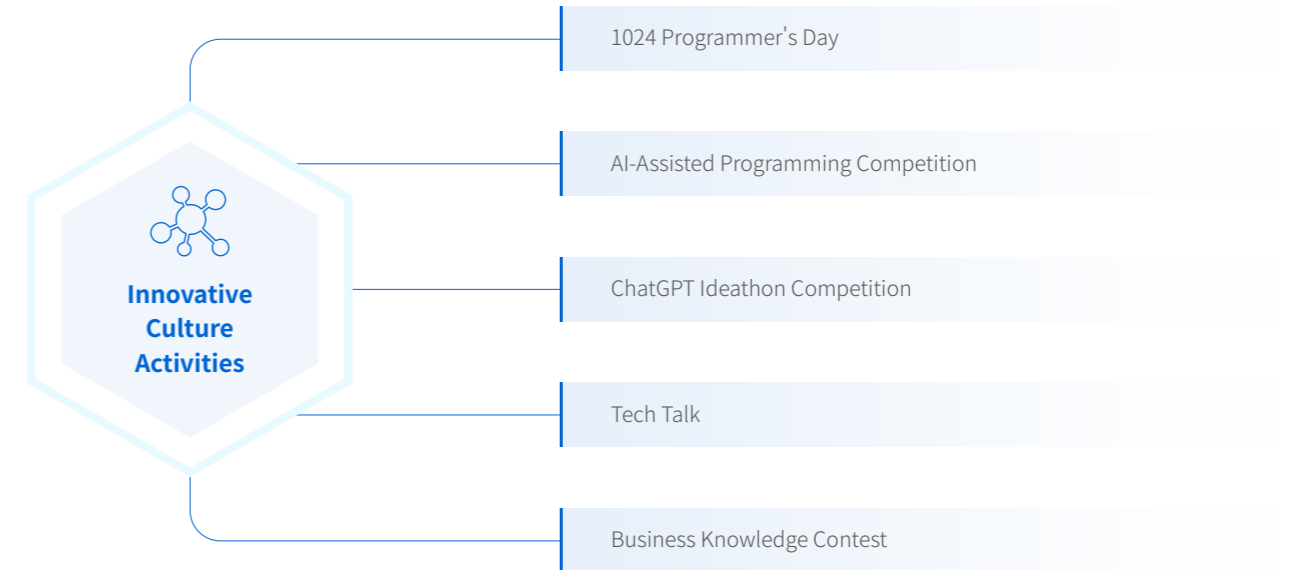


Innovative Incentive Plan of Jiayin Group (Partial)



- Technical Breakthrough Assistance Award

We place emphasis on cultivating our employees' innovative capabilities by organizing a variety of engaging innovative culture activities. This approach unlocks the potential of the Company and fuels innovative business development.



Innovative Culture Activities of Jiayin Group (Partials)



Poster of 1024 Programmer's Day in 2023

## R&D and Technological Innovation Achievements

Jiayin Group utilizes advanced technologies such as artificial intelligence, cloud computing, and big data to develop a comprehensive, technology-driven intelligent platform. This platform supports various functions including intelligent marketing, customer service, risk management, and data asset management. Moreover, the platform is designed to enhance internal operational efficiency, empower external partners, and accelerate the development of digital and technological finance.

Tool Type	Platform Name	Platform Description	Digital Performance
Intelligent Marketing	"Qingniao" AI Marketing Platform	The "Qingniao" AI Marketing Platform, powered by cutting-edge technologies such as big data, artificial intelligence (AI), decision-making engine, and rule engine, enables business personnel to target different user groups for personalized, customized and precise marketing. With powerful capabilities of easy and fast activity configuration, strategy establishment, precise customer sorting, and data analysis, the "Qingniao" platform seamlessly integrates multiple communication channels. Based on user characteristics, it engages with users at optimal times and in various ways, thus delivering a personalized marketing experience. This platform can significantly improve marketing efficiency and enable enterprises to precisely target consumers through content and creativity by establishing emotional connections with them.	<ul style="list-style-type: none"> <li>Marketing activities executed: 13,043</li> <li>Borrower groups reached: 14,296</li> <li>AB experiment recommendation: 4,642 groups</li> <li>Recommendation rule optimization: 839 groups</li> </ul>
Customer Services	"Wenquxing" AI Knowledge Base Platform	The "Wenquxing" AI Knowledge Base Platform is an AI-powered knowledge management hub. This platform enables multi-dimensional semantic fuzzy searching across article titles, business categories, knowledge titles, and content. It integrates fragmented, scattered, and independent knowledge concepts or viewpoints and gains an accurate understanding of users' intention and search language through natural language processing. By automatically constructing a system of interconnected knowledge, the "Wenquxing" platform helps enterprises efficiently accumulate and utilize their knowledge assets. During business development, it efficiently pushes knowledge to business personnel through intelligent search, query, intelligent dialogue and intelligent referral, thus improving work efficiency and borrower experience.	<ul style="list-style-type: none"> <li>Support nine business units including customer service, wealth management tele sales, loan tele sales, human resources, operational efficiency, and technology quality testing</li> <li>Deliver responses to over 10,000 knowledge articles within one second on average</li> <li>Achieve a search accuracy rate of over 90%</li> </ul>
Risk Control	"Mingjian" AI Risk Control System	The "Mingjian" AI Risk Control System harnesses the power of big data to establish an advanced platform that integrates risk-related data and supports credit operations. This system is capable of handling the whole life cycle risk control which includes identification of Pre-facilitation risk, monitoring of loan period risk and early warning of post-facilitation risk. It is a comprehensive risk control system consisting of user information screening, real-time computing engine, data mining platform and independent decision-making engine. The "Mingjian" system helps the Group respond to market and policy changes in a more timely and effective manner. The system also minimizes credit risks and strengthens the Company's overall competitiveness.	<ul style="list-style-type: none"> <li>426 types of decision flows</li> <li>312 strategies</li> <li>Over 11,000 variables</li> <li>237 types of models</li> <li>Over 15 million articles/day</li> </ul>
	"Mingcha" Anti-Fraud Investigation System	The "Mingcha" Anti-Fraud Investigation System establishes a one-stop architecture that covers the entire process of pre-facilitation, during the loan period and post-facilitation loan facilitation. By virtue of multi-source data analysis, multi-dimensional investigation, and multi-perspective judgment, the system has achieved flexible configuration of various modules including efficient identification of cases, real-time disposal of cases, interception at loan servicing, case backtracking, feature quantification, and case management. Therefore, it enables comprehensive monitoring and management of potential risks associated with fraud cases.	<ul style="list-style-type: none"> <li>Business fraud recognition rate has been effectively increased by 0.81%</li> <li>Accurate pass rates have increased by 0.27%</li> </ul>
	"Xingkong" Knowledge Graphic	The "Xingkong" Knowledge Graphic is an emerging technology that combines artificial intelligence with big data. It boasts a powerful capacity for anti-fraud identification. It comprehensively depicts the real data and social relationships of a person through correlated analysis technology based on the massive heterogeneous and diversified information collected by users' authorized information and open-source big data. This platform can play an active role in preventing and identifying gang fraud and providing loan monitoring and early warning.	<ul style="list-style-type: none"> <li>Cumulative loss avoidance of over RMB 1 billion</li> <li>Risk identification rate increased by more than 10 times</li> </ul>

Tool Type	Platform Name	Platform Description	Digital Performance
Real-time Data	"Kunpeng" Real-Time Computing Platform	The "Kunpeng" Real-time Computing Platform is a one-stop real-time big data analysis platform built on Apache Flink. It is designed for end-to-end real-time data processing and analysis at sub-second-level computation. The platform aims to provide users, such as data developers, with standard SQL databases for business scenarios such as real-time risk control, real-time marketing, real-time monitoring, and real-time reporting. Hence, it lowers the barriers to business development and accelerates the improvement of development efficiency.	<ul style="list-style-type: none"> <li>Support eight scenarios, namely large screen/control dashboard, asset routing, risk control indicators, real-time marketing recommendation, asset information flow, business monitoring, and system monitoring</li> </ul>
	"Cangjie" Real-Time Integration Platform	The "Cangjie" Real-time Integration Platform is equipped with data synchronization capabilities. It ensures the timeliness, consistency, stability, and efficiency of the source data and target data through services such as real-time data synchronization, offline data extraction, end-to-end data consistency verification mechanism, data replenishment mechanism, and merging mechanism. This suite of features fully meets the needs of various business scenarios such as real-time querying, real-time analytical modeling, real-time monitoring, and real-time computing.	<ul style="list-style-type: none"> <li>Real-time integration coverage of over 90% of core databases</li> <li>Provide data support for ten core business scenarios</li> </ul>
AI Modeling	"Taihao" AI Modeling Platform	The "Taihao" AI Modeling Platform is a fully integrated, self-developed machine learning platform that integrates "data pre-processing, feature engineering, algorithm optimization, statistical analysis, and model release". Leveraging the Company's years of technical expertise in the field of machine learning, this platform can support the whole life cycle management of models, improve the efficiency of model launch, lower the threshold of AI applications for enterprises, and fully exploit the value of AI and data.	<ul style="list-style-type: none"> <li>Linear improvement of modeling iteration efficiency and accuracy</li> <li>Consecutive doubling of the amount of transactions brokered</li> </ul>
Data Asset Management	"Dayu" Data Asset Management Platform	The "Dayu" Data Asset Management Platform is a one-stop governance and operation platform designed for the management of the entire data lifecycle. It offers various services including data standardization design, data modeling, data quality monitoring, data security, and data asset query. By implementing a closed-loop data governance system that covers the entire data chain of "collection, construction, management, and utilization", the platform helps enterprises achieve comprehensive digital transformation. It also assists industries in overcoming data silos, bridging data gaps, and safeguarding data security.	<ul style="list-style-type: none"> <li>Achieve 360-degree full-link data asset visualization</li> </ul>
Intelligent Call	"Chang'e" Intelligent Call System	The "Chang'e" Intelligent Call System is an AI-powered intelligent call robot product designed for enterprise customers. Leveraging technologies such as speech recognition, semantic understanding, and speech synthesis, the system enables natural voice interactions with users during the entire call process. This allows for direct handling of business inquiries, queries, and transactions. The "Chang'e" system can be utilized for a variety of tasks, including credit reminder, information dissemination, customer follow-up, and telemarketing. Hence, the system greatly improves the overall service and operational efficiency of the Group's call center.	<ul style="list-style-type: none"> <li>799 million outbound calls made</li> <li>176 million accepted calls made</li> <li>22 million invalid or unwanted calls intercepted</li> <li>Business coverage rate of 75%</li> <li>RMB 15.4047 million saved</li> </ul>
DevOps	"Tianlu" DevOps Platform	The "Tianlu" DevOps Platform is an enterprise-level platform that integrates people, standards, and platform relationships. The platform empowers enterprises in terms of culture, tool, and personnel training and complies with the process standards. In line with the R&D process standards, the platform can automate the CI/CD process and improve the automated operation of developers during the development phase.	<ul style="list-style-type: none"> <li>Settled Applications: 1,127</li> <li>Basic components: 50</li> <li>Daily volume of construction: 650 times</li> </ul>
Intelligent Assistance	"Nwua" Intelligent Agent Assistance Product	The "Nwua" intelligent Agent Assistance Product is an expert-level, "non-invasive" assistance system designed for agent-customer interactions. Leveraging technologies such as speech-to-text, natural language processing, large models, vector knowledge bases, and big data, the system provides agents across various business lines with digital and intelligent services such as real-time risk alerts, communication tips, product knowledge recommendations, and automated conversation summaries. This system can help agents enhance work efficiency and enterprise operation quality, ultimately improving customer satisfaction.	<ul style="list-style-type: none"> <li>AI-powered customer service assistant achieved a 100% task completion rate</li> <li>100% covered in generating conversation summaries</li> <li>90% accuracy in generating accurate conversation summaries</li> <li>Over 2,000 real-time customer intent tags identified per day</li> <li>More than 1.8 million customer service interactions handled</li> </ul>

2023-2024 Technological Innovation Achievements

"Shennong" AB Experiment Platform

Independently developed by Jiayin Group and based on deep analysis of core data, the "Shennong" AB Experiment Platform enhances the efficiency of traffic conversion and product iteration and helps achieve scientific decision-making and digital operations. The platform provides one-stop services such as setting optimization goals, conducting random experiments, and full-scale release of features. Hence, it can help Jiayin Group reduce costs and increase efficiency for various businesses.

"Lengjing" Intelligent Quality Inspection Platform

Jiayin Group's "Lengjing" Intelligent Quality Inspection Platform, powered by artificial intelligence, is able to comprehensively detect and analyze massive amounts of voice data. Besides achieving 100% quality inspection coverage, the platform can effectively improve the quality of business agent services. With the aid of technologies such as automatic speech recognition (ASR), natural language processing (NLP), and big data, the platform combines intelligent automatic quality inspection and manual review to support full storage and inspection of text and recording data.

"Qimingxing" Intelligent Warning System

Jiayin Group's self-developed "Qimingxing" system assists external operation platforms in accurately identifying complaints about illegal financial activities and manually investigating and handling 12,400 potentially high-risk customer applications.

"Shilan" Audio Data Mining Algorithm

Jiayin Group's "Shilan" algorithm is able to detect subtle emotional changes in speakers' voices, providing valuable decision support for downstream data analysis and modeling.

"Mingjing" Text Data Mining Algorithm

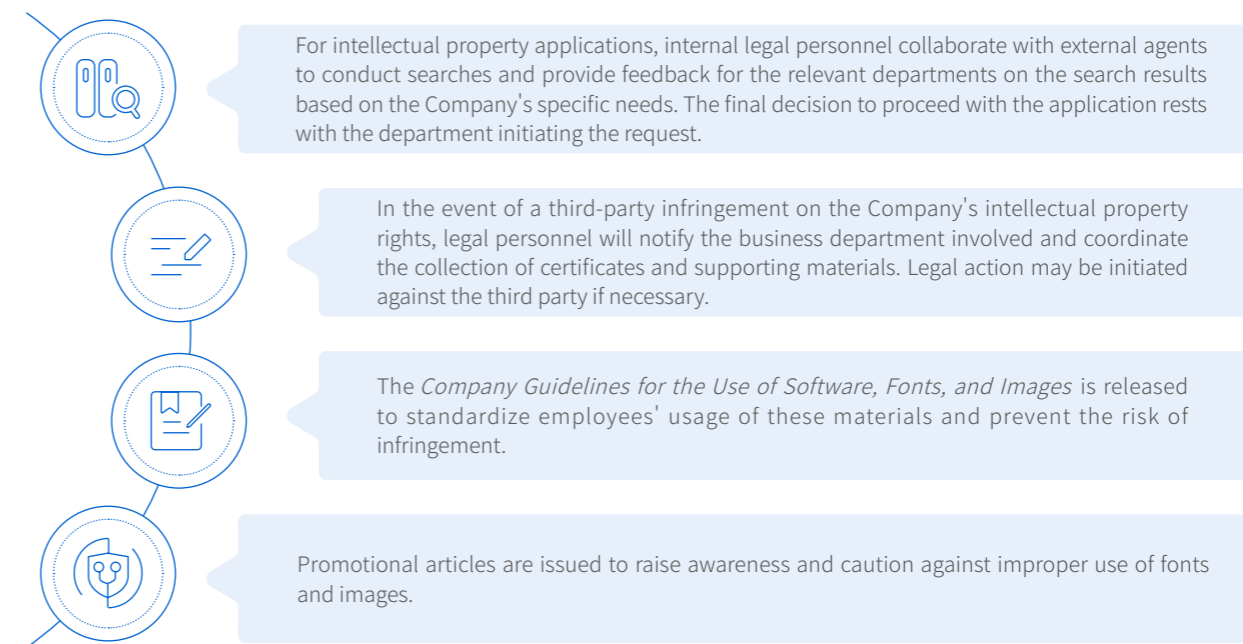
Jiayin Group also developed the "Mingjing" algorithm, which performs in-depth mining of text data to extract valuable structured data, to support scientific decision-making and intelligent operations.

Strengthening Technological Innovation Protection

Jiayin Group upholds the concept of technological innovation and strengthens its intellectual property protection efforts. We strictly abide by laws and regulations such as the *Patent Law of the People's Republic of China* and the *Trademark Law of the People's Republic of China*. We have also formulated the *Intellectual Property Management Measures* and *Regulations on the Protection of Intellectual Property Rights* to comprehensively standardize the application, management, and maintenance of the Company's intellectual property rights and enhance awareness of preventing the intellectual property infringement risk. As of the end of the Reporting Period, we had a total of 315<sup>2</sup> intellectual property rights, including trademarks, software copyrights, patents, and domain names.

<sup>2</sup> The number of intellectual property rights varies partly due to deregistration of some subsidiaries

We have implemented comprehensive management processes and methods to effectively protect our internal intellectual property and ensure proper use of external intellectual property.

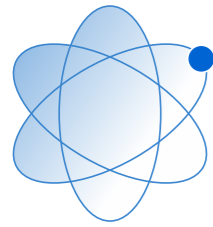


Intellectual Property Protection Measures of Jiayin Group (Partial)

We actively provide intellectual property protection training to enhance employees' awareness. We also invite a third-party professional company to hold a training session on technical handover issues related to software patent applications and share information such as main application content and key points regarding patent examination. In addition, the Company has established effective communication channels for intellectual property-related issues and tasked the Legal and Compliance Department with the responsibility of addressing these issues and helping employees acquire relevant knowledge.



Intellectual Property Training of Jiayin Group

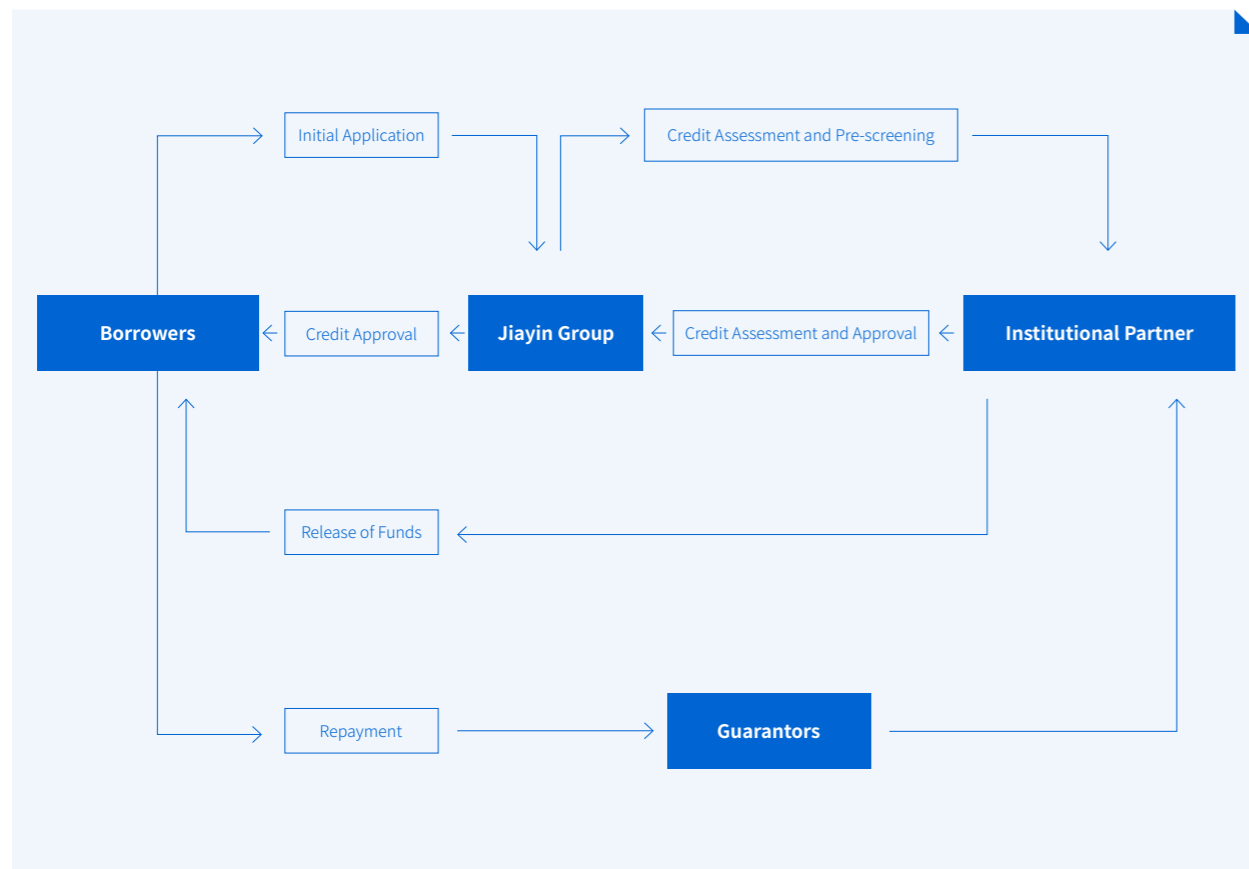


## Intelligent Risk Control

Jiayin Group continuously increases its investment in risk management to protect the financial safety of investors, institutional partners, and other third parties. The Company has established a comprehensive risk control system, a secure loan application process, and an advanced risk management model. By integrating sophisticated technologies such as information technology, digitalization, and intelligence, we optimize the credit assessment system to drive the safe and stable growth of business operations.

### Risk Control System

Jiayin Group has formulated risk control policies covering the entire process. The Company has established a Risk Management Committee and a risk management team responsible for designing and implementing policies and processes for risk management and credit assessment, analyzing loan performance, verifying credit models and determining the performance of credit decisions. The Company also regularly reviews credit risk, liquidity risk, and operational risk to create a comprehensive risk control system.



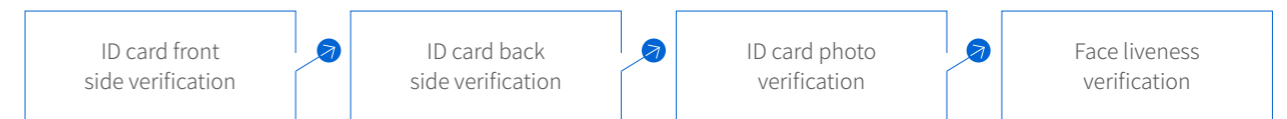
Loan Application Procedure of Jiayin Group

## Risk Management Model

In order to enhance its risk management capabilities, Jiayin Group has developed an information-based credit assessment system and several models. Our credit evaluation system mainly consists of the authentication model, anti-fraud model, and scorecard model.

### Authentication Model

We collaborate with numerous professional suppliers and institutions to collect information through Optical Character Recognition (OCR) and facial recognition technologies. The authentication model can automatically check the ID card and selfie video provided by the applicant against the official ID card database. Meanwhile, we also cross-check the personal and credit information against third-party data to verify the authenticity of the data and reduce the risk of individuals obtaining loans on behalf of others.



Real-name Authentication Process of Jiayin Group

### Anti-fraud Model

As a leading digital technology company, Jiayin Group leverages years of professional experience and in-depth insights to build a robust intelligent risk control system and an anti-fraud firewall. We have a large database of fraudulent accounts and sophisticated rules for detecting fraud activities, thereby developing an intelligent, information-based risk management system. Through close cooperation with multiple partners, we manage to identify emerging fraud plots, scams, trends, threats, and criminal organizations. As of December 31, 2023, our intelligent risk control portfolios identified and intercepted approximately 3.2254 million fraudulent borrowers with a total of over 3.7606 million cases. Our anti-fraud strategies identified and intercepted 415,900 high-risk habitual fraud applications. Besides blocking 296,600 malicious attacks from illegal industries, we manually investigated and processed over 52,000 potential high-risk customer applications.

<b>"Mingjian" AI Risk Control System</b>	<ul style="list-style-type: none"> <li>Leverage powerful big data capabilities and AI technology to achieve the whole life cycle risk control of pre-facilitation, during the loan period and post-facilitation loan facilitation</li> </ul>
<b>"Xingkong" Knowledge Graphic Platform</b>	<ul style="list-style-type: none"> <li>Adopt graphic database technology to construct multi-relational graphs, identify potential risks, and enhance anti-fraud capabilities</li> </ul>
<b>"Qimingxing" Information System</b>	<ul style="list-style-type: none"> <li>Equipped with artificial intelligence to effectively improve disposal efficiency, enable automatic analysis of massive data, automated risk warning, and monitoring of multiple concurrent business scenarios</li> </ul>

Information-based Risk Control System of Jiayin Group

### Scorecard Model

We have established a scorecard model that assesses the credit of potential borrowers after they have passed the authentication model and anti-fraud model. The scorecard model accurately identifies credit risk. Moreover, we have adopted deep learning algorithms, technologies and graphics for modeling and maximizing the value of data mining, optimizing access strategies and credit lines, and effectively identifying high-quality customers.

#### Feature Engineering

- Deeply explore internal behavioral data and consistently generate a behavioral data marketplace with over 4,000 dimensions
- Develop multi-dimensional risk features and their sub-models through integrated learning, relational graphic analysis, and text mining technology
- The in-depth exploration of tripartite data has facilitated the seamless integration and mutual enhancement of multiple analogous data sources
- Use structured data tables to initially refine complex information and develop risk identification models suitable for multiple scenarios

#### Model Segmentation

- Explore scientific and rational paths for model segmentation with a combination of data-driven insights and business expertise
- To evaluate the effectiveness of the segmentation scheme, we rapidly fit models on various segmented customer groups, integrate the scores, and make quantitative comparison with the overall modeling results (including metrics such as AUC, KS, and LIFT)

Major Research Progress of the Scorecard Model in 2023

We have established a model scoring system, which combines analysis from external third-party data sources to comprehensively evaluate users' repayment intentions and abilities. Meanwhile, we classify the customers approved for risk control. The ratings of our existing borrowers are distributed between 0 and 100, of which 100 represents the lowest credit risk while 0 means the highest. During the Reporting Period, the credit risk of our users is distributed as follows:

**Borrowers' Credit Risk Level (by Amount)**

- Above 60
- 40-60
- 20-40

Users' Credit Risk Distribution

We manage credit risk at both business and technical levels during the loan period. Our credit rating model will continue to assess behavioral risk after credit granting. Through our Real-time Data Quality Monitoring System and Data Monitoring Report System, we monitor risk changes in real-time, adjust our collection strategies, and promote repayment during the loan period for high-risk users.



## Cyber Security

In response to the growing concern and requirements for information security and privacy protection across all sectors of society, Jiayin Group has developed a strong information security system. We have implemented a range of security measures that extend from the network perimeter to business applications. These measures aim to ensure the physical security, network security, system security, application security, and business security of our information system, and build a formidable information security fortress that become a trustworthy and reliable financial platform for numerous users.

### Cyber Security Management

Jiayin Group strictly abides by relevant laws and regulations such as the *Personal Information Protection Law of the People's Republic of China*, the *Cybersecurity Law of the People's Republic of China*, and the *Data Security Law of the People's Republic of China*. To regulate information security and data security management, we have established a sound information security management system and formulated a series of policies, including the *Information Security Management Manual*, the *Data Security Management Manual*, the *Information Security Policy*, the *Employee Information Security Handbook*, the *Organizational Security Management Procedures*, the *Information Security Incident Management Procedures*, and the *Management Specifications for Reporting and Complaint Regarding Data Security*, which are regularly updated and revised.

To better implement information security management policies, the Company has established an information security governance framework consisting of "Leadership, Supervision body, Management body and Execution body". With clearly defined responsibilities for each level, a comprehensive information security management system has been in place.



Certificate of ISO 27001



Data Security Management Capability Certification

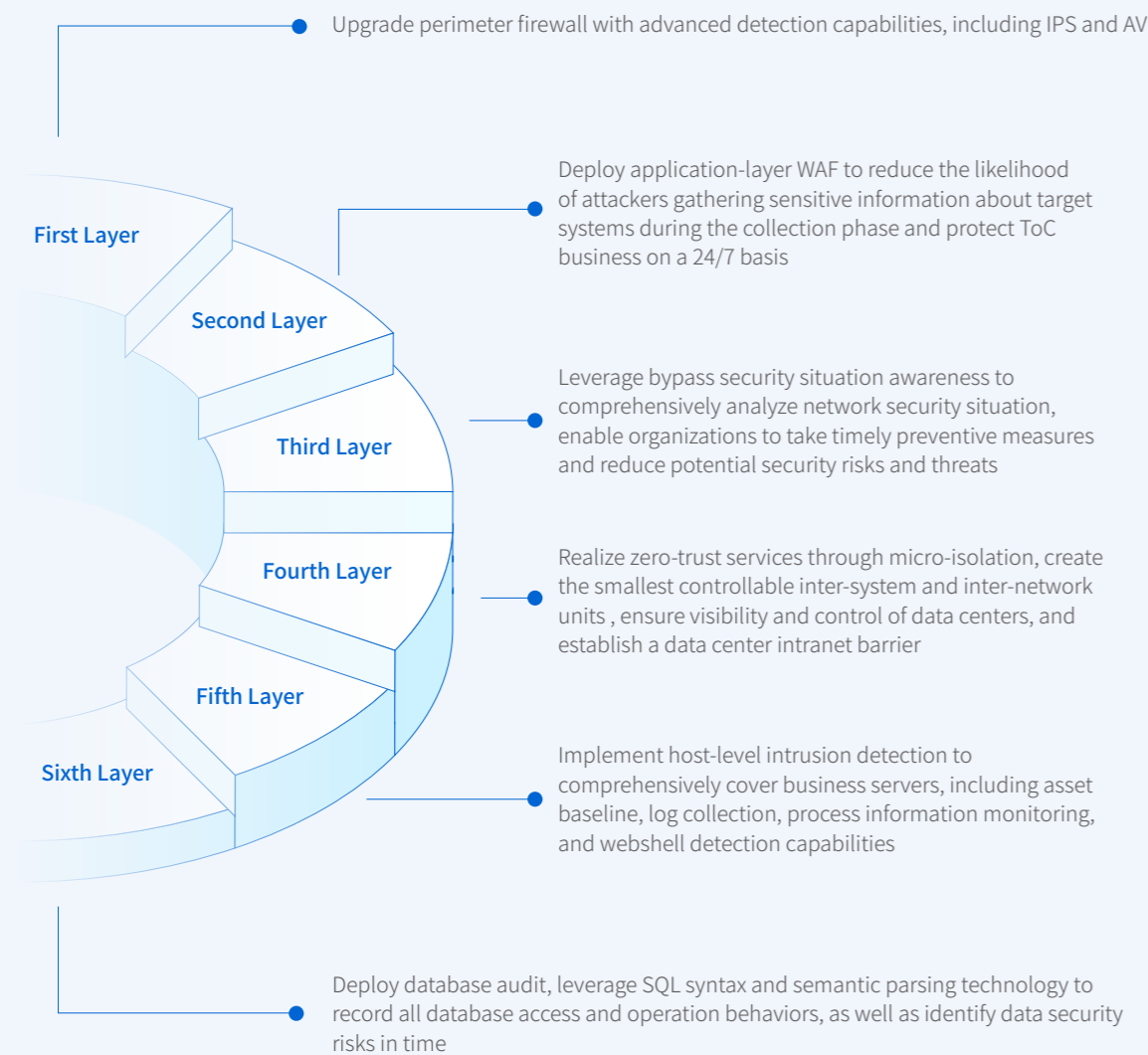


Structure of Cyber Security Committee

The Company regularly organizes internal and external information security audits. We hold one audit each year that involves both internal and external parties and undertake a full-coverage information security audit every three years. For improvement opportunities identified during the audit process, we develop corrective and preventive measures and track their implementation effect. During the Reporting Period, we have conducted a total of three information security audits and obtained ISO 27001 certification and Data Security Management Capability Certification.



In order to effectively prevent attackers to penetrate our core database from the internet, we have built a six-layer defense system. By optimizing the combination of security modules across six levels, we continuously enhance our security capabilities and deliver secure and trustworthy services to our users.



Six-layer Information Security Defense System of Jiayin Group

During the Reporting period

We provided **12** information security and privacy protection training sessions

Covered **1,920** attendees

To effectively respond to emergency situations, we have established a hierarchical warning mechanism. We monitor the security baseline of the host, EDR threat warning, zero-trust warning, honeypot warning, database audit warning, situation awareness warning, micro-isolation blocking warning, and asset monitoring information on a daily basis. This approach ensures that we can detect abnormal behaviors within one minute and alert the system and relevant personnel, thus guaranteeing real-time security.

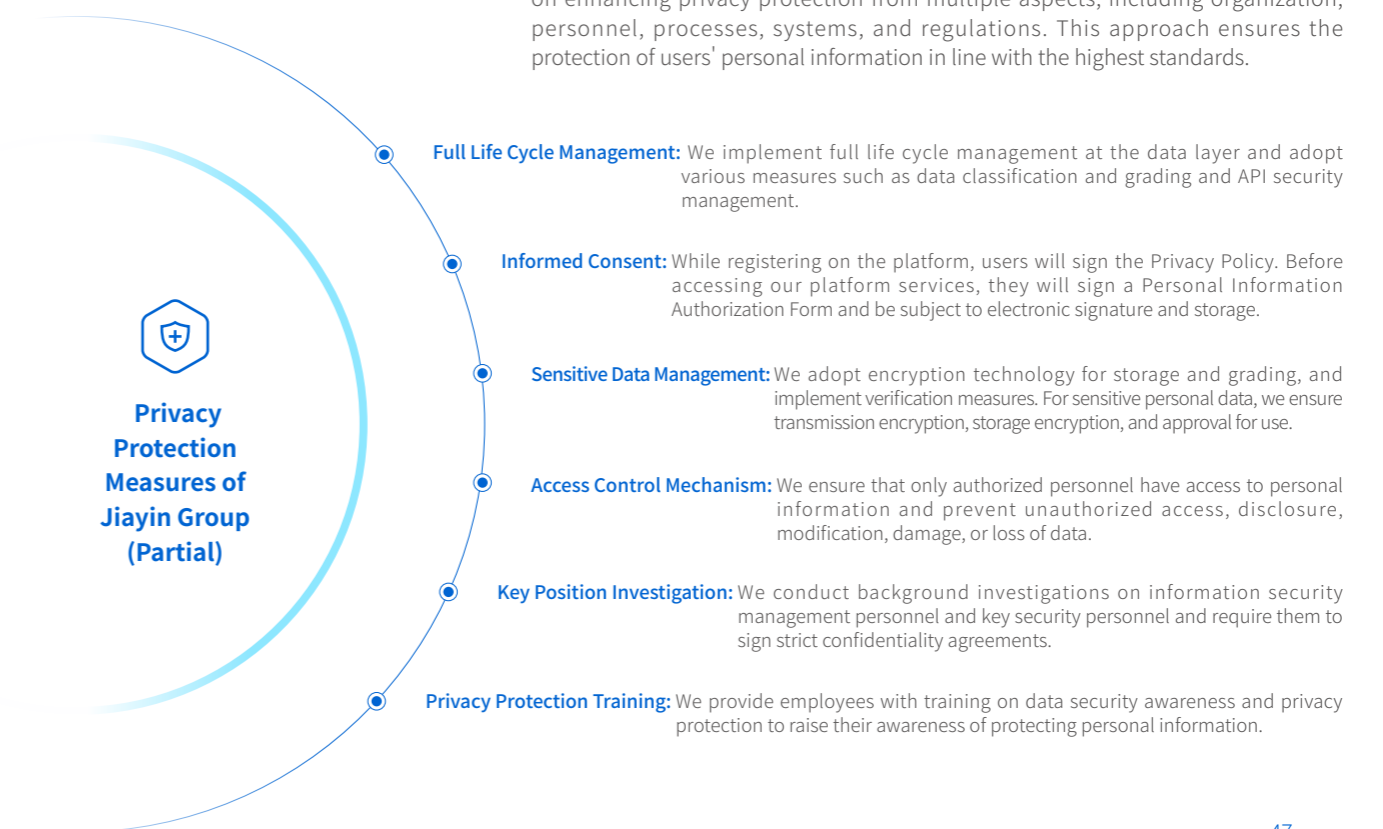
In addition, we regularly conduct various activities such as phishing email tests and network defense exercises to enhance our employees' ability to respond to network attacks. Through these measures, we have improved employees' network information security recognition skills and network information security response skills, thus ensuring the continuity and availability of our business systems. During the Reporting Period, we conducted one network attack and defense drill.

To raise employees' awareness of information security, we regularly organize information security-themed training and share information security-related knowledge. We also deepen our corporate information security culture and continuously improve employees' information security skills. During the Reporting Period, we provided 12 information security and privacy protection training sessions for 1,920 attendees.

Privacy Protection

Jiayin Group attaches great importance to personal privacy protection and regards it as a cornerstone for the Company's long-term development. We strictly comply with the *Personal Information Protection Law of the People's Republic of China* and other relevant laws and regulations. We have also established a series of internal management policies, including the *Privacy Policy*. During the Reporting Period, we did not have any user information leakage incidents.

We have established a specialized team responsible for developing and applying various advanced security technologies and programs. The team also utilizes cutting-edge security technologies, excellent security products, and rigorous security processes to comprehensively safeguard personal privacy. Meanwhile, we focus on enhancing privacy protection from multiple aspects, including organization, personnel, processes, systems, and regulations. This approach ensures the protection of users' personal information in line with the highest standards.



To respond to customer information security emergencies in a timely and effective manner, we have formulated the *User Information Leakage/Tampering Emergency Response Plan of Jirong Yunke*. In the event of a privacy protection security incident, we will promptly address system vulnerabilities, network attacks, virus intrusions, and network intrusions, and take remedial measures in accordance with the emergency response plan. We will also notify users of the basic situation, potential impact, and measures taken or to be taken to address the incident, as required by law, through reserved channels such as SMS, phone, and email. If users have any questions about the leakage of personal information, they can contact us through the personal information protection email (security-group@jiayinfintech.cn) or customer service hotline (400-062-7626).

We have set up an emergency leadership group and an incident response team responsible for preventing, controlling, and handling emergency incidents.

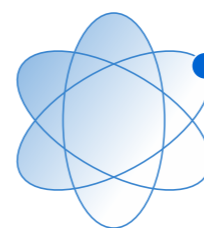
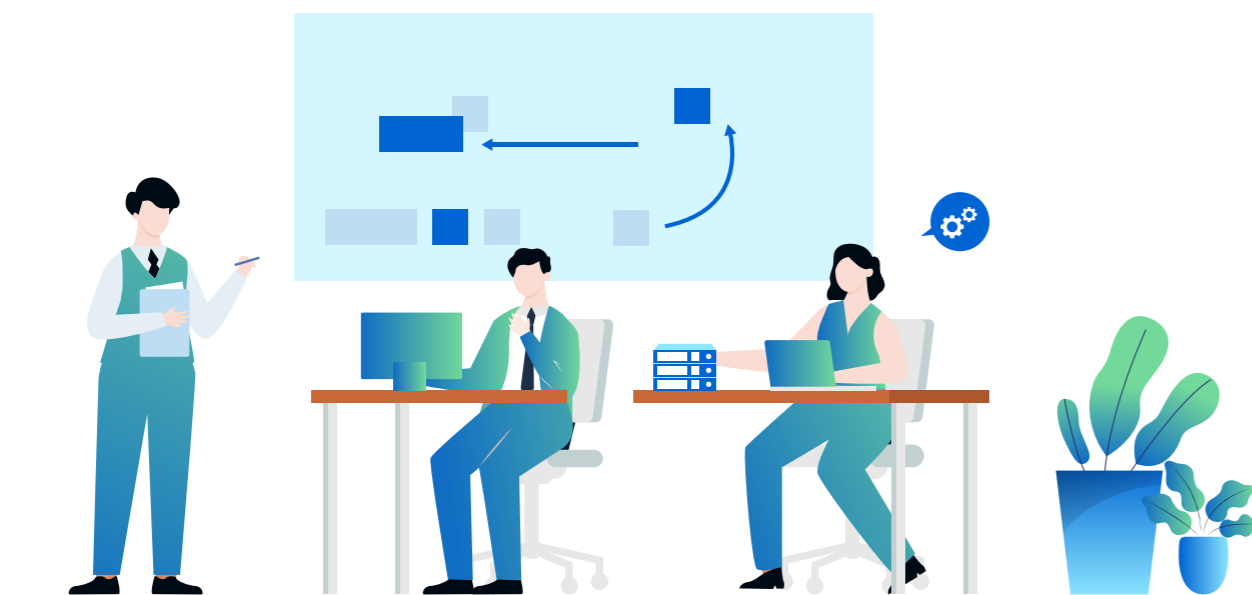
### Emergency Response Leadership Group

- Responsible for unified dispatching and coordination in the event of a user information leakage or tampering incident;
- Responsible for emergency communication with the regulators, public security departments, and other relevant authorities.

### Emergency Response Team

- Responsible for identifying the scope and quantity of user information leaks or tampering incidents;
- Responsible for blocking attacks that lead to user information leaks or tampering;
- Responsible for releasing the incident source to the public;
- Responsible for assisting the Compliance Center in investigating the incident from the source.

Responsibilities of Emergency Teams



## Customer Service

In light of the customer-centric policy and the principles of "fairness, transparency, comprehensiveness and efficiency", Jiayin Group is pioneering innovative service models and technology applications by building a robust customer service system, optimizing customer communication channels, providing efficient solutions for users' demands, valuing the voice of customers, constantly improving superior service quality and elevating customer satisfaction. Our relentless drive for improvement guarantees an unparalleled and streamlined service experience for our users.

### Customer Service System

In our commitment to safeguarding consumer rights and boosting satisfaction, we have developed a comprehensive set of policies, such as the *Consumer Protection Rules*, the *User Service Information Security Management Standards*, the *User Service Department Staff Management Measures*, the *User Service Centre Site Management Measures*, and the *User Service Centre Quality Control Management Measures*. These policies normalize our customer service operations and protect users' rights to information, autonomy, and data security. During the Reporting Period, we have received 2,389,667 online inquiries and 1,990,470 telephone inquiries and performed 182,201 quality checks on an annual basis.

Focusing on providing extensive and efficient customer service, we have developed a coordinated multi-departmental service structure and network, including the On-Site Management Department, the Complaint Processing Department, the Quality Assurance Department, the Business Management Department, and the Operation Management Department. Our dedicated customer service team is able to manage over 350,000 calls monthly. To ensure prompt national coverage, we have set up customer service hubs in Shanghai, Kunshan, and Hefei to address users' demands across China swiftly.

#### Shanghai Customer Service Headquarters

The Customer Service Shanghai headquarters, as the core internal customer service system hub of Jiayin Group, has assembled elite customer service professions and users' protection support team. This is not only a key position to provide comprehensive and excellent customer service, but also the core of ensuring service quality. With a strong backing force, the Shanghai headquarter supports and optimizes the user service experience of Jiayin Group in an all-round way, while efficiently resolving user demands, and building a solid defense line for building a harmonious and trustworthy user relationship.

#### Kunshan, Hefei Customer Service Centre

Kunshan and Hefei customer service centers, as trusted external third party service agencies, follow the requirements and regulations of Jiayin Group to carry out customer service work. The implementation of internal and external parallel customer service system enables a "double insurance" strategy, improves service efficiency and quality, and ensures service continuity and efficient operation.

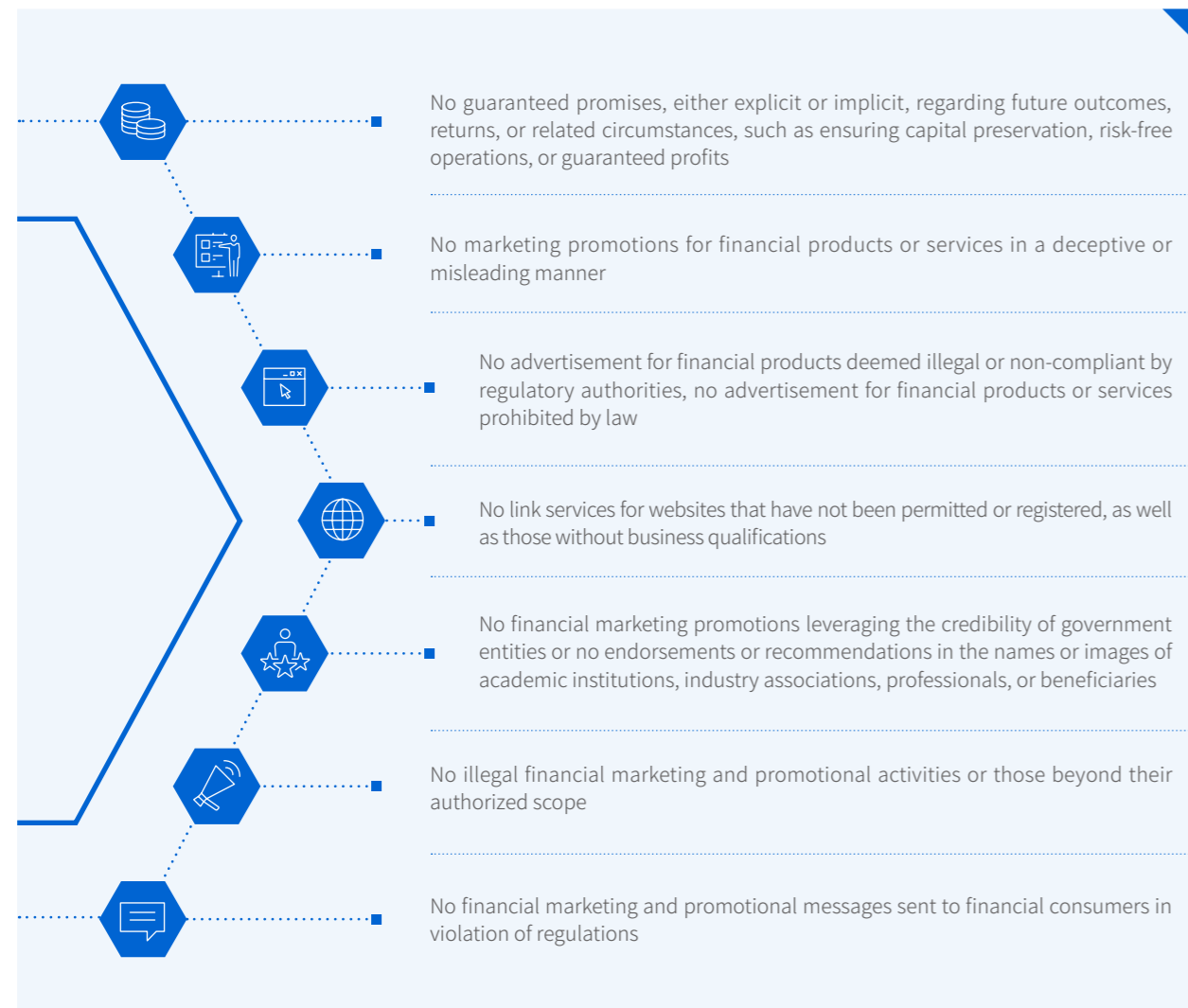
Jiayin Group's Customer Service Centres

There are various user service channels such as the official hotline, company website, mini-programs, APP online user service, public email, community forums, and official accounts on platforms, including Baidu, Douyin, and Kuaishou. These channels provide users with round-the-clock and uninterrupted services, guaranteeing swift and professional responses whenever assistance is needed.

## Customer Service Management

### Responsible Marketing

Our internal protocol for responsible marketing ensures that all external marketing content—spanning visuals, text, SMS, voice messages, links, videos, and audio clips—undergoes rigorous scrutiny. We have a zero-tolerance policy for hyperbole, false advertising, deceptive claims, and content that could mislead consumers. Our marketing approach consciously eschews absolute advertising claims, prioritizing the protection of consumers' rights.



Partial Responsible Marketing Review Requirements of Jiayin Group

The Company is proactive in its responsible marketing training efforts, employing a blend of online and offline sessions to train employees involved in customer service marketing, quality control, and operational support. These sessions focus on topics, such as marketing communications, safeguarding consumer rights, and protecting personal information. Furthermore, through "Fangyuan Zhijia", our corporate WeChat official account, we offer legal education features like "Xiao Zhi Explores Consumer Protection". These features use a mix of images and case studies to educate all employees on compliance issues in financial marketing and consumer rights protection, as well as to provide insights on new regulations and to promote legal literacy.

### Warm Service

It is our unwavering belief that standing united with our borrowers amidst adversity will empower us to weather the storm and embrace a brighter future. Our approach to post-loan management is guided by principles of courtesy, regulatory compliance, and optimized efficiency. We hold our external post-loan management service providers to the same high standards of professionalism and efficiency. To ensure adherence to these standards, we conduct regular and thorough reviews of call recordings, guaranteeing that our debt recovery practices are civilized, legal and effective.

A specialized support program has been put in place to address the financial challenges faced by borrowers in distress, offering an expedited process for those grappling with severe illness, unemployment, accidents, or the aftermath of natural disasters. The program involves a thorough evaluation of the causes underlying repayment issues and active mediation with lenders and service providers. For borrowers with exceptional hardships, we endeavor to secure relief funds to address their basic living needs and alleviate their repayment burden. During the Reporting Period, this initiative has aided 9,900 borrowers, including 592 customers from disaster-stricken areas such as Beijing, Hebei, Gansu, and Guangxi.

#### Introducing a "user-initiated partial repayment" function to relieve users' repayment pressure

In order to enhance user convenience and boost timely repayment rates, we introduced partial automatic deduction and user-initiated partial repayment functions in June 2023, offering greater flexibility and a more refined repayment experience for our users. During the Reporting period, the new functions have benefited 1.48 million users, with a total successful partial repayment amounting to RMB 251 million.

#### Providing relief through fee exemptions and reductions for customers in extreme hardships

Upon learning through our interactions with a customer that an elderly family member had fallen ill with cancer, resulting in years of costly treatments and mounting debts, we extended a helping hand by offering the most advantageous reduction package within our lending policies. This gesture of compassion saw over RMB 3,000 in fees waived, easing the customer's financial burden and assisting him in overcoming adversity.

Artificial intelligence and other cutting-edge technologies are harnessed to streamline customer service management, with the implementation of the self-developed "Chang-E" AI Voice Robot which incorporates the market's best strategies and rules, utilizes realistic dialogue scripts and Text-to-Speech (TTS) technology in conjunction with top-tier voice line suppliers to reach out to users from multiple angles. This approach addresses the precision, scalability, and compliance challenges encountered by external financial institutions in their service delivery. It has significantly enhanced the efficiency of post-loan management, the technological bar of post-loan management services, and user satisfaction for external post-loan service cooperation institutions.

### Customer Complaints

We continuously improve the complaint mechanism and have established the *User Complaint Response Scheme*, the *Consumer Complaint Root Cause Analysis Procedure*, and other internal policies. These initiatives have fortified our organizational structure for managing consumer grievances, honed our management practices, and allowed us to explore and tap into potential customer needs proactively. We require 100% response to solve complaints, ensuring that all consumer complaints are traced back to their roots, prioritizing our resources for users in greatest need. There is a streamlined "tiered and prioritized" handling system at Jiayin Group. For internal complaints, a complaint specialist is required to complete the complaint within 1 to 2 working days from the date of receipt and give feedback to the user. For external complaints, it is required that complaints are handled within 1 hour to 1 working day. Moreover, leveraging a robust tracing and rectification process, coupled with comprehensive complaint data analysis, we ensure a seamless closed-loop management of corrective actions. This approach provides a solid and sustainable foundation for mitigating disputes related to product processes and customer service. During the Reporting Period, we had a 100% complaint handling rate and a 95.82% complaint resolution rate.

Customer Satisfaction

Dedicated to "proactively engaging and anticipating customer needs", Jiayin Group embeds customer satisfaction as a key performance indicator for employees and supervisors. To this end, our specialized team for post-service follow-ups and customer care conducts internal and third-party surveys to gauge customer satisfaction. Throughout 2023, we reached out to 39,628 customers, garnering an impressive satisfaction rate of 99.37%.

In 2023

We reached out to

**39,628** customers

Satisfaction rate was

**99.37%**

Internal Satisfaction Surveys

- Telephone surveys: After a user's call to the 400 hotline, there will be an automated voice prompt inviting the user to provide feedback on the service quality through a key press rating system. Where the call is disconnected, the user will receive a satisfaction survey via SMS, inviting them to rate the service.
- Online surveys: If a user engages with a customer service representative through the online platform, the representative will send a satisfaction prompt, either manually or through an automated system, inviting the user to rate the service.

External Third-Party Surveys

We employ one-on-one in-depth interviews and structured quantitative questionnaires to delve into the user experience, use demands, satisfaction factors, and pain points associated with Jiayin Group's services.

Jiayin Group's Methods for Satisfaction Surveys

By analyzing customer satisfaction callback data, we uncover potential needs and pain points of borrowers and proactively seek their feedback on requirements to improve our customer service.



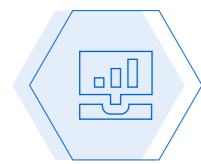
Customer service internal review

The internal Quality Assurance Department conducts a comprehensive review of unsatisfactory call recordings and provides timely feedback on the recordings, overseeing improvements in business processes and individual performance to enhance service quality.



Personnel management level

Integrating satisfaction metrics into employees' routine performance evaluations, showcasing performance data daily, implementing daily performance management practices, and providing ongoing coaching to employees, thereby enhancing their service skills.



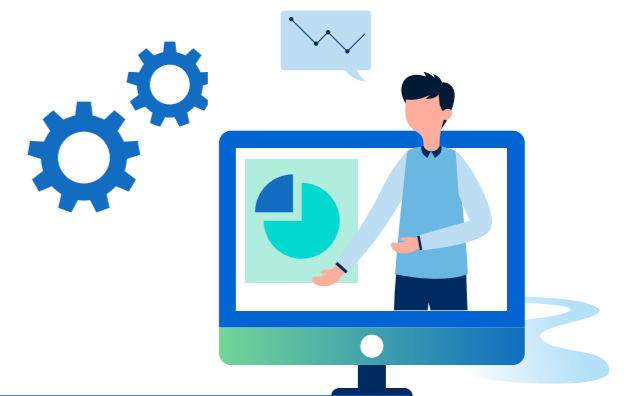
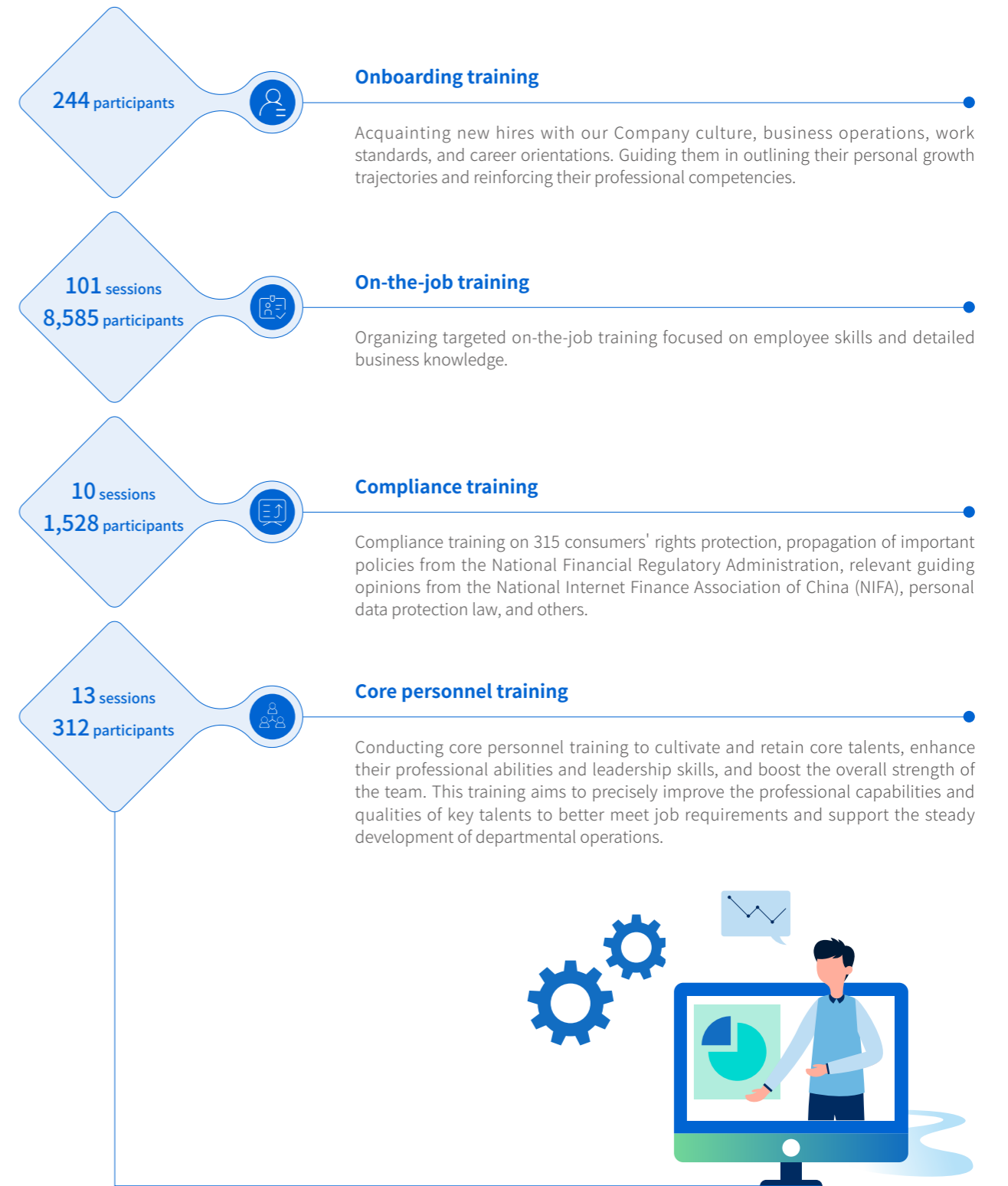
Business level

Optimizing system functions, streamlining processes, and refining products to boost customer experience in repayment, APP usage, and customer service.

Jiayin Group's Measures for Improving Customer Satisfaction

Developing Customer Service Competencies

Jiayin Group remains key focuses on employee education and training. A robust curriculum has been devised to enhance employees' awareness and capabilities in protecting consumer rights through online and offline approaches.



Jiayin Group has always adhered to an open and inclusive attitude and practiced the significant concept of "achieving success with partners and creating value". We join hands with suppliers and partners to build a sustainable supply chain, participate in industry events to share insights on industrial sustainable development and cooperate with universities to foster tech-finance talents for the future.

# Collaboration for a Shared Future





## Responsible Supply Chain

We have established a robust supply chain management system, coupled with rigorous supplier lifecycle management practices, prioritizing partnerships with socially responsible suppliers to foster a collective effort towards a reliable, secure, ethical, and environmentally friendly sustainable supply chain.

### Reliable Supply Chain System

Jiayin Group has formulated the *Centralized Procurement Management Measures*, outlining the scope, procedures, implementation methods, supplier management, and full lifecycle oversight for centralized procurement. We have established a comprehensive governance structure for centralized procurement, supervised by the Chief Executive Officer and supported by key departments to ensure efficient, quality, stable, and sustainable centralized procurement operations. As of the end of the Reporting Period, we had a total of 299 suppliers, with 45 new suppliers added and 10 suppliers eliminated, and our procurement from local suppliers accounted for 50% of the total.

#### As of the end of the Reporting Period

We had a total of	Added	Eliminated	The Procurement from local suppliers accounted for
<b>299</b> suppliers	<b>45</b> new suppliers	<b>10</b> suppliers	<b>50%</b> of the total

#### Centralized Procurement Management Committee

##### Head Member

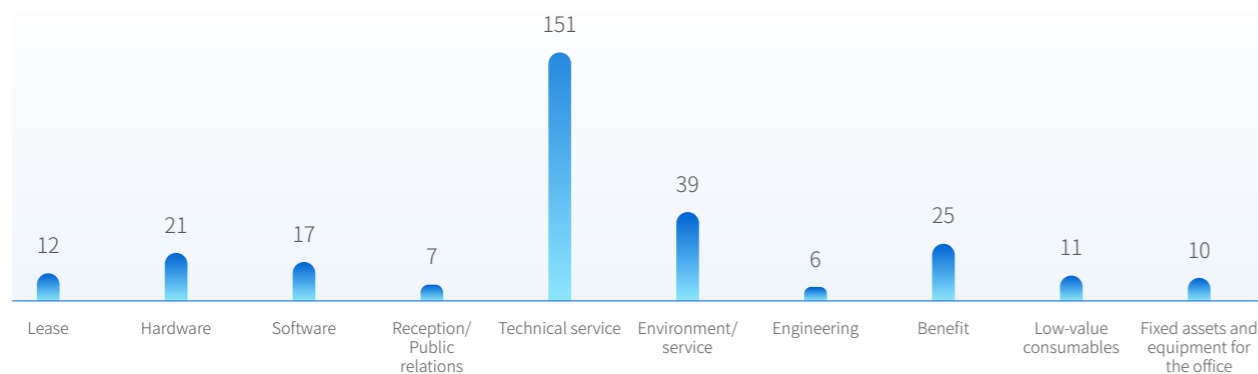
Executive President

##### Department Members

Heads of Finance Centre, Chairman's Office, Internal Control and Compliance Centre, Group Supervision Department, Centralized Procurement Centre, Technical Centre and other departments

Jiayin Group's Governance Structure for Centralized Procurement

As of the end of the Reporting Period, our suppliers were categorized as follows:

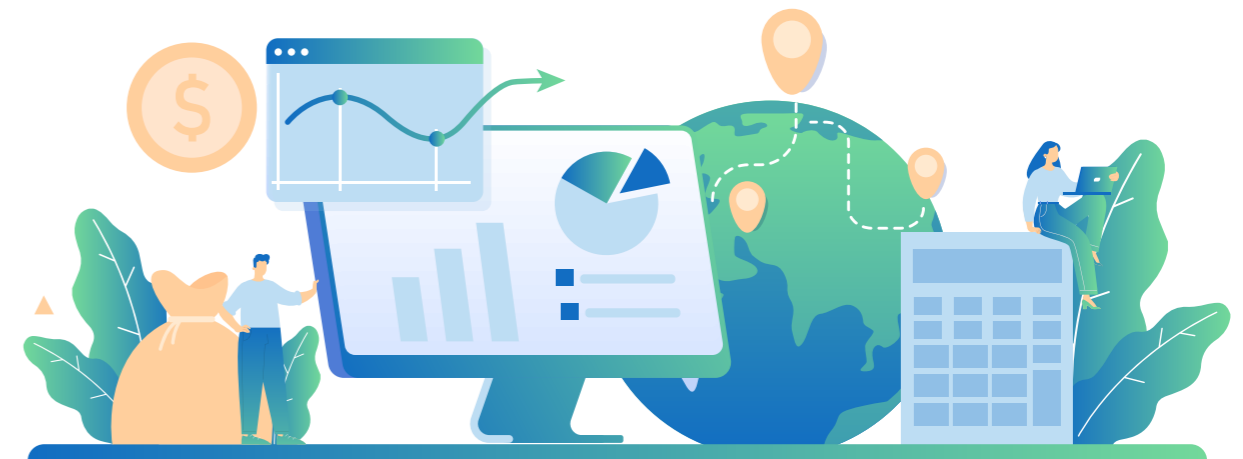


## Managing the Entire Supply Chain Process

We have established a lifecycle management process for suppliers covering supplier access, rating, and elimination, and continuously refresh our pool of qualified suppliers by selecting outstanding ones based on criteria such as pricing, quality, technology, environment, and labor rights.



The Company regularly engages in online/offline discussions with suppliers on compliance, integrity, procurement policy and process, industry trends, laws and regulations, and social responsibilities to drive mutual growth.



## Building a Responsible Supply Chain

Considering both social and environmental impacts in selecting suppliers, Jiayin Group adheres to sustainable development principles and is dedicated to building a responsible supply chain.

### Supply Chain Risk Management

Jiayin Group conducts thorough market assessments prior to admitting suppliers, devising rigorous screening protocols to uncover and mitigate potential supply chain risks. The diversity of suppliers plays an important role in building our supplier pool to bolster resilience against supply disruptions. Additionally, our procurement contracts meticulously outline compliance requirements, payment modes, and after-sales supports, thereby safeguarding against unforeseen financial risks.

### Supply Chain Information Security Management

Ensuring user information security and privacy is paramount, hence Jiayin Group requires all partners involved in data-related aspects to meet specific qualifications. Their supply qualifications, certifications, and other relevant documentation, including but not limited to objective evaluation materials related to information security certifications, as well as proofs of internal data security management mechanisms, are subject to rigorous review. A confidentiality agreement is mandatory for all suppliers offering technical services before any collaboration.

### Integrity Supply Chain

Periodically, we perform targeted audits on selected procurement projects or suppliers, either in response to risk assessments or at the directive of the management. These audits result in detailed reports that catalog any issues discovered, which are then addressed with recommendations and corrective actions. Vigilant oversight is maintained over the implementation of these measures to ensure comprehensive resolution. This process is part of our ongoing efforts to refine our procurement management systems and integrity monitoring protocols, thereby enhancing the transparency and compliance of the procurement operations. During the Reporting Period, our cooperated suppliers 100% signed integrity execution of commercial contracts.

## Green Supply Chain

Building a green supply chain remains a focus in Jiayin Group by giving preference to suppliers that prioritize environmental concerns, human rights, and other social responsibilities when awarding procurement orders. We also prioritize to purchase green and green-manufactured products. There is a continuous drive to strengthen suppliers' commitment to environmental and social responsibility, aiding them in their journey towards greener operations.

### During the Reporting Period

Signing rate of suppliers' Integrity Commercial Contracts was

**100%**

#### Audit of procurement personnel



- Reviewing procurement personnel for adherence to Company policies and procedures, including the transparency and reasonableness of procurement decisions
- Checking whether procurement personnel have accepted improper benefits from suppliers
- Evaluating whether procurement personnel are objective and fair in selecting suppliers, and if there is any favoritism towards specific suppliers
- Examining procurement personnel's expense reimbursements and expenditures for compliance

#### Audit of suppliers



- The bidding stage incorporates a preliminary audit of the supplier, encompassing an evaluation of their business ethics record, evidence of regulatory compliance, and the existence of an anti-corruption policy
- Auditing supplier behaviors during transactions, including whether they provide false information, engage in unfair competition or attempt to influence procurement decisions through improper means
- Examining the interactions between suppliers and procurement personnel for the presence of illicit benefits transfer or other improper practices
- Assessing suppliers' financial status and stability to ensure their ability to fulfill contracts and the absence of financial fraud

Integrity Audits for the Supply Chain of Jiayin Group





## Industry Communication and Cooperation

Fostering robust partnerships with various financial institutions, Jiayin Group actively participates in industry events, promotes strategic cooperation and communication with industry partners, and shares and exchanges the latest financial technology developments and experiences. Actively collaborating with universities on industry-academia research, it also contributes its expertise in sci-tech finance and helps cultivate financial talent to boost the development of financial technology industry jointly with partners.

### Maximizing Industry Cooperation

By enhancing comprehensive cooperation with various financial institutions in operations, technology, risk management, consumer rights protection, and other areas, we are actively expanding innovative and diverse collaboration models. Large city commercial banks and private banks are continuously being integrated into our network, enriching the funding sources for our loan assistance business and jointly driving its development. This strengthens industry collaboration and our commitment to inclusive finance. As at the end of Reporting Period, we concluded with a total of 71 partners across different categories.

#### As at the end of Reporting Period

We concluded

**71** partners in total across different categories

A special task force has been set to tackle illegal anti-collection activities, mounting a comprehensive and persistent campaign against such activities. The Company is proactively engaging with a broad spectrum of societal stakeholders to cultivate an environment of harmonious, stable, and responsible financial consumption. We joined the Alliance Against Illegal Industry in Financial Field (AIF) to collaborate with the industry to crack down on illegal activities, combat illegal activities in the financial industry, safeguard the financial industry, and foster a harmonious and stable market environment. On the other hand, we actively introduced the voice print recognition technology and gradually applied it to the overall anti-fraud business process, enabling swift identification of fraud, supporting interception of fraud during the whole life cycle at multiple dimensions, avoiding losses in advance, and cracking down on illegal activities. As the end of Reporting Period, we saw over 370 cases of illegal financial activities detected, including malicious complaints from proxy rights advocates. More than 30 organizations involved in proxy rights protection were identified and tracked. Additionally, we intervened in over 352,000 anti-collection instances, sifted through hundreds of thousands of data points for anomalies, and provided thousands of leads on illegal and criminal activities to law enforcement agencies across various regions.

### Collaborating with the Police in Changning District, Shanghai to Combat Illegal Activities

Jiayin Group, a responsible enterprise, is steadfast in its mission to foster a cleaner industry through "police-enterprise cooperation and industry co-governance", driven by a high level of commitment and rigorous standards. Our collaboration with the police in Changning District, Shanghai has yielded significant results, with a successful joint operation that dismantled a notorious online extortion ring operating across Hunan Province, resulting in the apprehension of over 30 suspects.

### Enriching Industry Activities

Jiayin Group takes an active role in making valuable contributions to inclusive financing by showcasing the latest scientific and technological developments in industry conferences and forums and discussing industry hotspots with industry experts to facilitate the progress of the financial technology industry.

#### Jiayin Group Attends the "Anti-Collection" Illegal Activity Governance Report Conference, Jointly Building a Defense Line with the Industry to Combat Illegal Proxy Rights Protection



"Anti-Collection" Illegal Activity Governance Report Conference

In October 2023, Jiayin Group attended the "Report Conference and Seminar on the Current Situation, Hazards, and Governance of the Illegal 'Anti-Collection' Activities", where nearly 100 experts and scholars from the national financial and legal sectors gathered to engage in in-depth discussions based on the report and reached a consensus on combating such activities. The Company expressed that in recent years, the illegal financial activities related to "anti-collection" have shown an increasing trend, gradually forming a relatively mature industrial chain, harming the rights and interests of financial consumers, and severely disrupting the normal operating order of the financial market. As a reputable and responsible player in the fintech sector, Jiayin Group has actively carried out prevention and crackdown efforts against illegal financial activities by partnering with law enforcement agencies from multiple regions, including Shanghai Public Security Bureau Changning Branch, Xiamen Public Security Bureau Siming Branch, and Changsha Public Security Bureau Kaifu Branch, with the guidance of regulatory and law enforcement departments as well as the collaboration of peer institutions.

#### The 6<sup>th</sup> Retail Bank Development Conference was successfully concluded, with Jiayin Group emerging as a distinguished figure



Booth of Jiayin Group at the 6th Retail Bank Development Conference

On April 13, 2023, the 6<sup>th</sup> Retail Bank Development Conference was successfully held in Shanghai, where elites from banks and fintech companies gathered to attend the grand feast of digital innovation and development in retail banking. Jiayin Group engaged with fellow attendees to delve into the potential of digital transformation, offering insights into how the integration of big data, cloud computing, and AI technology bridges the gap between consumers and financial institutions in diverse spending contexts, thereby supporting the creation of a closed-loop ecosystem for internet credit.

#### Jiayin Group debuts at the 8th Asia-Pacific Bank Digital Innovation Expo (2023 BDIE)



Booth of Jiayin Group at the 2023 BDIE

Steadfastly committed to technological innovation and leveraging the power of digital technology, Jiayin Group joins hands with partners to drive the digital transformation of the industry and contribute to the high-quality development of the digital economy. We participated in the 2023 BDIE hosted by the Asia-Pacific Bank Alliance Committee, which centered on "Data and Technology, Drive Bank's High-Quality Growth". During the event, Jiayin Group had discussions revolved around data application, financial technology, and intelligent risk control. We also integrated innovative technology applications, identified strategies for digital empowerment in banks. These efforts aimed to strengthen the digital infrastructure of banks and foster innovation in digital bank services.



### Jiayin Group participates in the 7<sup>th</sup> Retail Bank Development Conference



Booth of Jiayin Group at the 7<sup>th</sup> Retail Bank Development Conference

On September 21-22, 2023, the 7th Retail Bank Development Conference was held in Beijing. Jiayin Group participated in the conference themed "Forging Ahead in the Era of Idle and Existing Resources", showcasing a dedicated booth where we engaged with industry leaders from commercial banks and fintech companies to explore new strategies and opportunities amidst digital transformation. We shared our groundbreaking technological advancements and collaborated to brainstorm innovative strategies, driving the industry toward remarkable growth.

### Cultivating Industry Talent

At Jiayin Group, our unwavering mission is "To Make Dreams Possible" and promoting the training and development of talents in the industry by collaborating with universities to establish talent bases. We have established long-term and close cooperation with East China Normal University, East China University of Science and Technology, Donghua University, and Shanghai University to set up internship and practice bases and build an exchange platform for university-enterprise collaboration. Drawing upon its extensive practical experience and wisdom, the Company has also been invited to participate in university lectures and engage in joint research endeavors, thereby contributing significantly to various projects.



Jiayin Group and East China University of Science and Technology jointly established a University-Enterprise Cooperation for Hands-on Learning Base



Jiayin Group and Donghua University jointly established a University-Enterprise Cooperation for Internship Base



Jiayin Group and Shanghai University jointly established a University-Enterprise Cooperation for Internship Base

### Jiayin Group's Risk Control Expert Lectures at Shanghai University of Finance and Economics (SUFE)



Jiayin Group's Lecture at SUFE

Mr. Wang Zhengyang, a risk control expert from Jiayin Group, was invited to attend the "Industry Forum" event hosted by the School of Statistics and Management, SUFE, where he delivered a keynote lecture titled "Quantitative Risk Management in Credit" to students at the School of Statistics. During the lecture, we introduced the basics of Jiayin Group, professional knowledge of risk management in the credit industry, and the relationship between risk management and business operations. Through thorough explanations coupled with lively interactions, we fostered a rich academic atmosphere, educating SUFE students on the intricacies of credit risk management. This also provided a valuable opportunity for Jiayin Group to strengthen cooperation with universities and cultivate outstanding digital talents. Jiayin Group will further intensify its school-enterprise collaborations and expand avenues for facilitating students' access to high-quality employment opportunities.

### Jiayin Group & East China Normal University Collaborate on AI Resource Allocation Models

Jiayin Group and East China Normal University collaborated on an asset allocation planning algorithm project to improve the "Asset and fund matching process based on serial routing combined with manual adjustments" that led to a long credit granting period on the asset allocation platform, we have incorporated a range of constraints, including global loan ceilings and floors, overall risk limits, and individual capital-specific loan boundaries. Additionally, linear programming algorithms were employed to markedly accelerate the credit approval process and deliver an improved customer experience.

Donated

**RMB 6 million**

To set up "Jiayin-CEIBS Inclusive Finance Research Fund" and "FMBA Innovation Research Award"

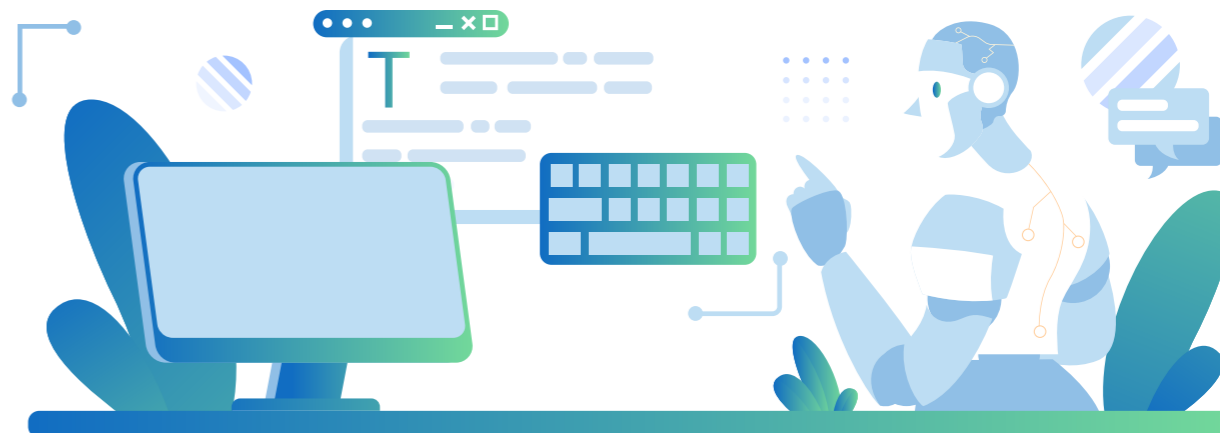
To promote the combination of theoretical research and practical innovation in inclusive finance, we actively collaborated with China Europe International Business School (CEIBS), donating RMB 6 million to set up "Jiayin-CEIBS Inclusive Finance Research Fund" and "FMBA Innovation Research Award". By integrating scientific research into CEIBS and the support of Jiayin Group, projects undertaken between Jiayin Group and CEIBS have led to remarkable research outcomes in the fields of financial inclusion and fintech fields.

#### Jiayin-CEIBS Financial Inclusion Research Fund

Open project applications to famous professors and scholars all over the world for related research in financial inclusion and promote the combination of theoretical research and practical innovation for financial inclusion.

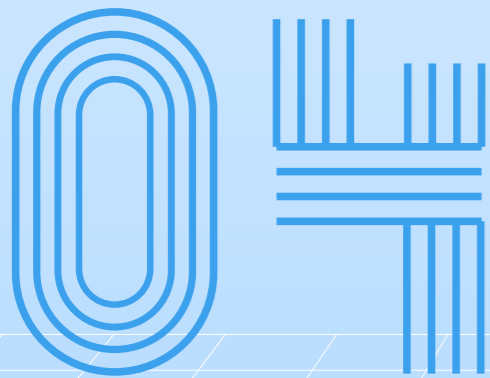
#### FMBA Innovation Research Award

Aims to support and reward the groups that have conducted innovative research with important practical value in the recent FMBA group research in CEIBS.



Jiayin Group prioritizes employee value, respecting their achievements to cultivate a fair and open workplace. Its diverse and inclusive corporate culture attracts a wide array of talents. Fair hiring practices, a comprehensive employee growth framework, generous benefits packages, seamless communication channels, and rigorous safety management measures are implemented to maximize the protection of employees' rights, achieving a win-win situation for all.

# Glory Shaped by Talent





## Employee Rights and Interests

Prioritizing talent attraction and retention, Jiayin Group upholds equality and diversity in global talent selection and respects the legitimate rights of every employee. An inclusive cultural environment is actively fostered to support sustainable career development, with a focus on prioritizing employees' physical and mental health, providing competitive compensation and benefits, along with comprehensive protection to our employees.

### Employment

Jiayin Group has formulated internal policies and regulations such as the *Recruitment Management System*, the *Employee Handbook* and the *Measures for Management Trainees of Jiayin Group* under the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China* and other laws and regulations, constantly improving the employment system. Upholding equal employment, we promise that employees are not discriminated against due to gender, region, color, age, religious belief, nationality, race or other factors, and child labor and forced labor are strictly prohibited, as part of our efforts to create an equal and diversified corporate culture.

#### Campus Recruitment

- Online promotion and advertising through partner websites
- Offline campus lectures and the "Mengxiang Jia (Dream Jiayi)" program

#### Professional Recruitment

- Internal channels include referrals, the internal talent mobility program, and others
- External channels mainly include online job portals and external referrals

Recruitment Channels of Jiayin Group



Jiayin Group's Campus Recruitment Lecture

The Company was added exceptional talents to different business lines through professional recruitment, addressing various critical and urgent staffing requirements.

In 2023

The campus recruitment were brought on board

41

high potential management trainees



### "Mengxiang Jia (Dream Jiayi)" Program

The "Mengxiang Jia (Dream Jiayi)" Program, also known as "Mengxiang Jia", is a talent development project initiated by Jiayin Group to cultivate future leaders/senior experts for the Company, primarily targeting top domestic and international universities. It is part of our talent strategy and one of the pathways for building our talent pipeline. The program lasts for two years, starting from July of that year. Participants acquire a thorough grasp of our operations and rapidly mature into proficient specialists in their respective fields through training, job rotations, and involvement in cross-departmental initiatives.



The Dream Chasing Training Camp of the "2023 Mengxiang Jia"

### Talent Mobility Program

The program is our talent mobility mechanism to offer employees more job opportunities, promote the mobility and development of internal talent, and achieve a win-win situation for all. It is implemented through self-application, self-bidding, and company arrangement, evaluating employees from their values, performance, abilities, and willingness.

In 2023, Jiayin Group won prestigious accolades relying on exceptional performance in recruitment, including the China Human Resources Sirius Award for Best Employer, the Most Popular Employer by Maimai, and the Popularity Award for a Future Emerging Campus Recruitment Employer.



2023 China Human Resources Sirius Award for Best Employer



Most Popular Employer by Maimai



Popularity Award for a Future Emerging Campus Recruitment Employer

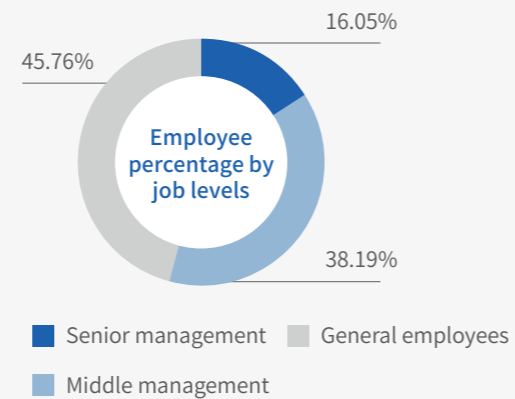
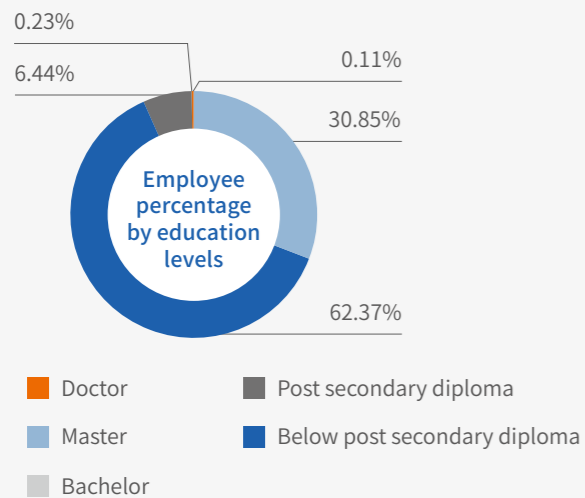
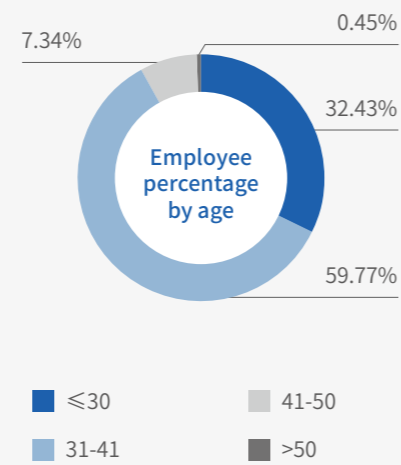
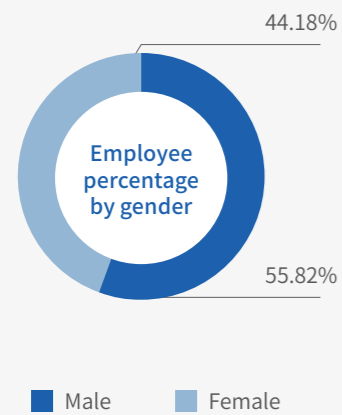


In 2023

The total number of employees was

**925**

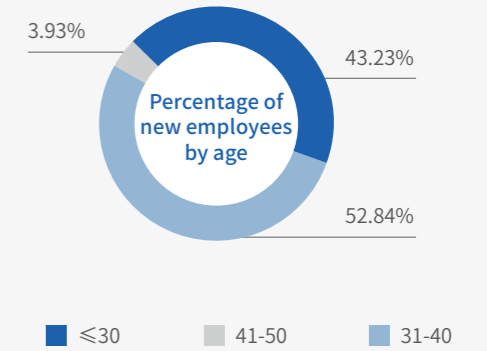
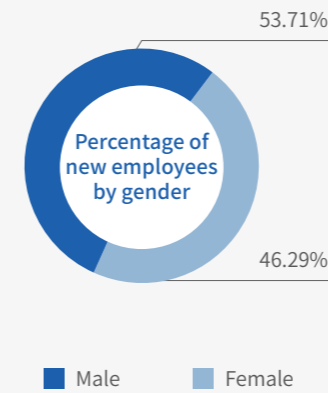
Employee classification<sup>3</sup>



In 2023

The total number of new employees was

**229**



Employee turnover rate

Total turnover rate

**13.78%**

Employee turnover rate by gender

Male **7%**

Female **6.78%**

Employee turnover rate by age

≤ 30 **5.56%**

31-40 **7.25%**

41-50 **0.97%**

>50 **0%**

Employee turnover rate by job levels

Senior management **1.69%**

Middle management **4.11%**

General employees **7.98%**



<sup>3</sup> The total number of employees by gender, age, education levels and job levels only included the total number of regular employees in Shanghai

**Labor Rights Protection**

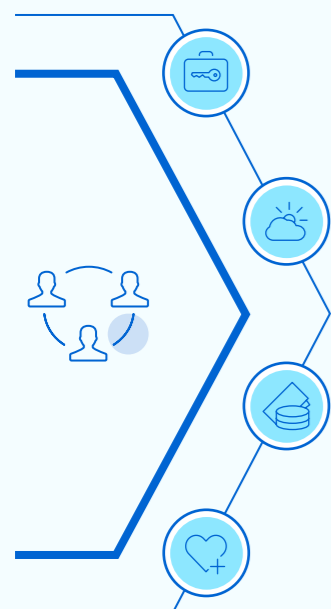
Jiayin Group strictly adheres to compliant and legal employment and is committed to safeguarding the rights and interests of stakeholders under the *Labor Law of the People's Republic of China*, the *Law of the People's Republic of China on the Protection of Minors*, the *Law of the People's Republic of China on the Protection of Women's Rights and Interests*, the *Union Law of the People's Republic of China*, and other laws and regulations.

We commit to banning all forms of discrimination, ensuring that our policies on recruitment, hiring, compensation, benefits, training, job assignments, promotions, disciplinary actions, dismissal, and retirement are free from bias based on gender, race, religion, age, disability, nationality, or any other protected factors. We aim to create an equitable workplace where all employees enjoy equal rights and establish a robust and ethical management system to protect their legitimate interests.

Throughout the recruitment process, we strictly review the identity information of applicants, ensuring compliance with the relevant laws and regulations of the country or region where operations are based. Hiring individuals below the legally working age is strictly forbidden. Our policy against forced labor demonstrates a zero-tolerance stance on any form of compulsory work or unauthorized employment and a commitment to opposing all types of involuntary labor.

**Remuneration and Benefits**

Jiayin Group always insists on people-oriented policies, striving to build a comprehensive and thoughtful remuneration and benefits security system. We have established a robust remuneration and benefits framework to ensure a varied and timely reward system that caters to our employees' needs and embodies the Company's unique values. Annually, the Company recognizes outstanding teams and individuals based on their performance, offering extra rewards and acknowledgment. During the Reporting Period, 15% of our employees engaged in our share incentive plan and the return-to-work rate of employees from parental leave was 100%.



- **Social insurance:** In addition to statutory social insurance such as endowment and unemployment insurance, Jiayin Group offers critical illness insurance, accident insurance, and life insurance to help employees lower their health-related risks.
- **Holiday and leaves:** Complying with the national and local regulations for basic paid annual leave and public holidays, we further enhance our employees' well-being by offering a suite of additional paid leave options, such as paid sick leave, parental leave, paternity leave, and home visit leave.
- **Employee subsidies:** We provide a range of benefits such as meal subsidies, birthday and holiday gifts, and traditional Lunar New Year bonuses.
- **Employee wellness facilities:** Gyms and baby-care rooms are available to support work-life balance.

Remuneration and Benefits Framework of Jiayin Group

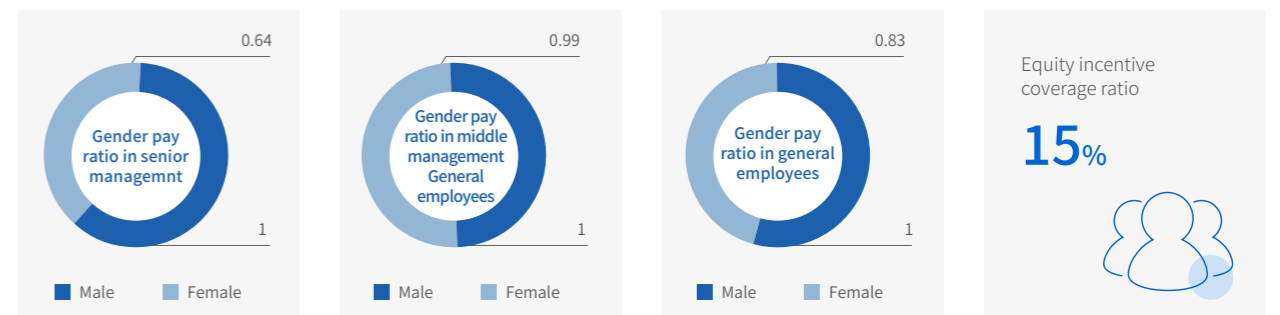


Mid-Autumn Festival Gifts

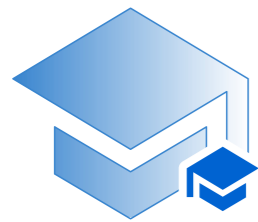


Dragon Boat Festival Gifts

**Gender pay ratio (Male : Female)**



Indicator	Unit	2023
<b>Employee care</b>		
Return-to-work rate of employees from parental leave	%	100
<b>Performance and appraisal</b>		
Percentage of employees receiving regular performance and career development appraisals	%	100

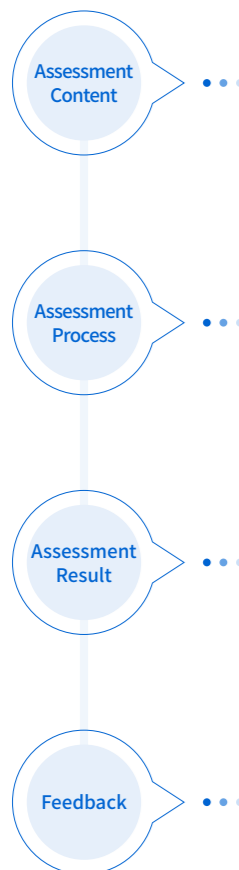


## Training and Development

As Jiayin Group rapidly expands, its need for talent intensifies. Long-term talent development assumes heightened importance in building a team with diverse skills, leadership, and a visionary outlook. By integrating resources and implementing a performance evaluation mechanism and training system, we provide tailored and structured support to empower employees to harness their competitive advantages and emerge as leaders poised to advance the Company and the industry.

## Employee Promotion

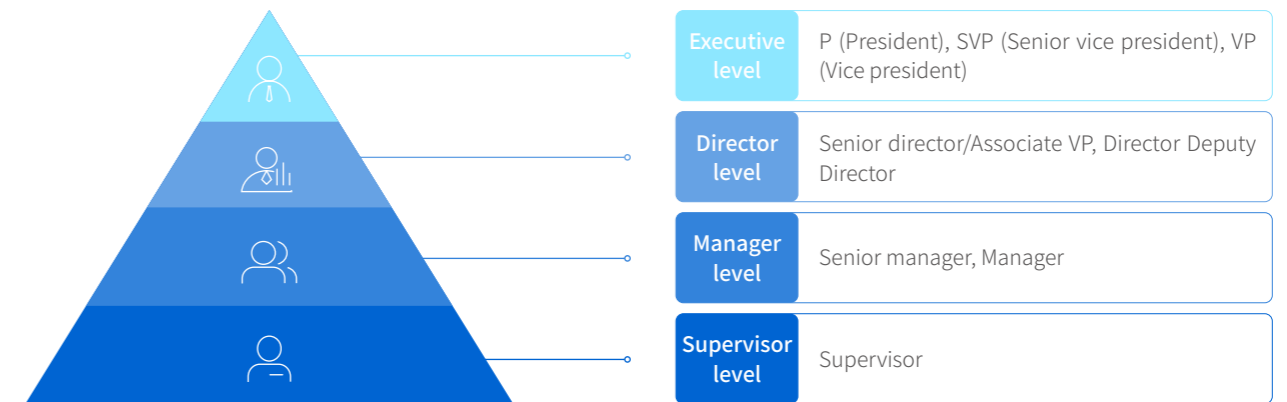
Jiayin Group has implemented a robust performance evaluation system, customized by role, to ensure objective and equitable assessments for employees across all levels. These evaluations are pivotal in decisions related to variable compensation, annual reviews, salary allocation, promotions, and job reassignments. In addition, we have established a formalized feedback process that provides employees with detailed insights on their evaluations and offers guidance for improvement. During the Reported Period, 100% of our employees received performance and career development appraisals.



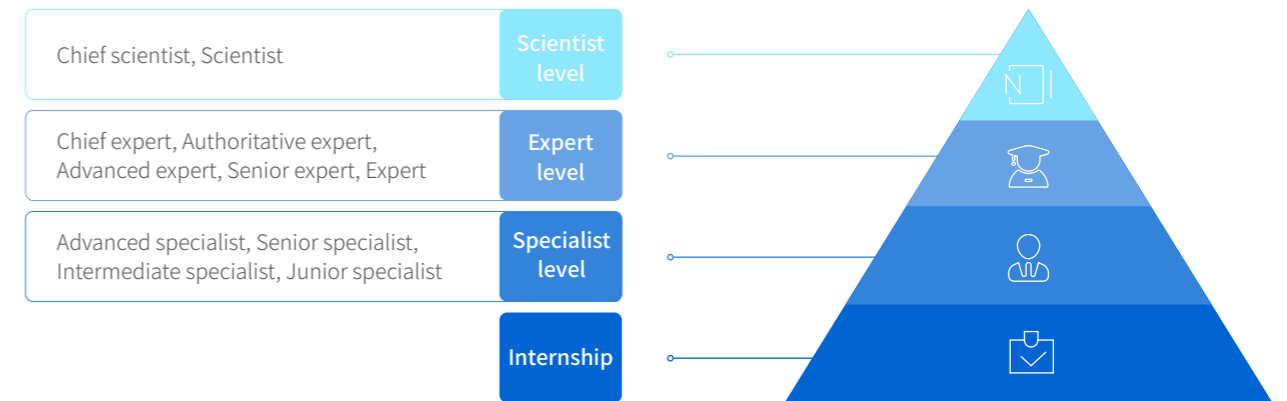
- Assessment Content**
  - The assessment content is divided into key performance indicators and values assessment (semi-annual)
  - The key indicators include performance indicators, cross-departmental key performance indicators (KPIs), and talent management, among others
- Assessment Process**
  - For KPI assessment, 100% of the score comes from direct supervisors (N+1, N+2)
  - For values assessment, 50% of the score comes from direct supervisors, while the remaining 50% comes from collaborators and HRBPs
- Assessment Result**
  - The assessment rating form categorizes all scores into S, A, B+, B, C, and D
  - Specifically, 30% of employees are awarded a grade of B+ or higher, while 60% receive a B. The remaining 10% are evaluated at C or D
- Feedback**
  - Direct supervisors communicate with employees on their assessment results face to face, acknowledging their achievements while identifying areas for improvement

Performance Assessment Process of Jiayin Group

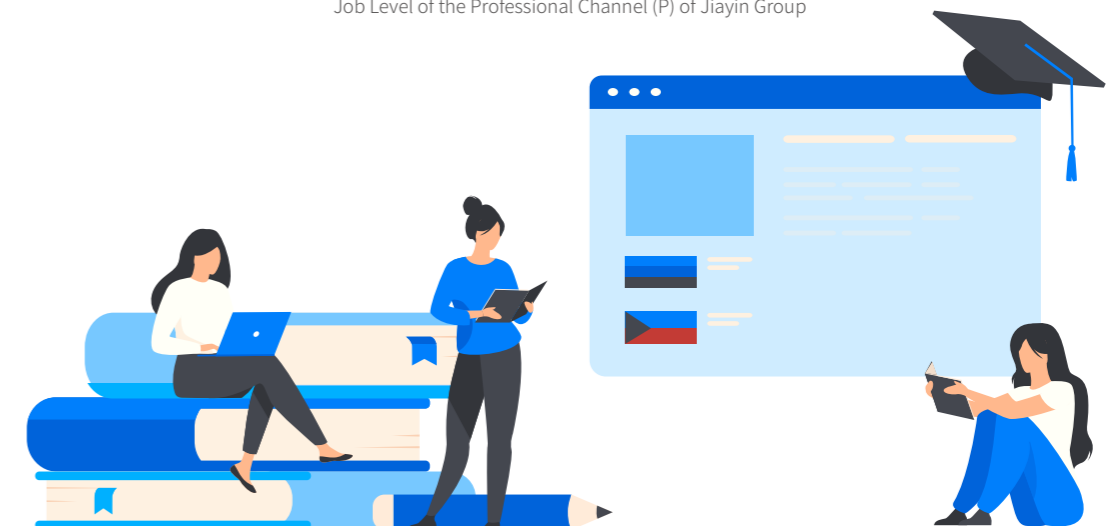
Jiayin Group actively supports employee development. We create equal promotion and development opportunities for our employees. We have established the "Dual Channel" career development path for employees, offering both a "Professional Channel (P)" and a "Management Channel (M)". Employees can choose a proper development path based on their own expertise. Our multi-dimensional promotion policies link employee development with Company growth, enabling personal career growth and value advancement alongside business progress.



Job Level of the Management Channel (M) of Jiayin Group



Job Level of the Professional Channel (P) of Jiayin Group





Promotion Principles of Jiayin Group

## Employee Training

Emphasizing employees' comprehensive development, Jiayin Group has established internal regulations such as the *Training Management Regulations*, the *Internal Training Implementation Process and Regulations*, and the *External Training Implementation Process and Regulations*. These policies contribute to the establishment of a multi-faceted and multi-channel employee training system, fostering personal career development and strategic synergy with the Company's goals. During the Reporting Period, 376 employees participated in the training, with a coverage rate of 42%, and the total investment in the training amounted to RMB 1.342 million.



Newcomer Training of Jiayin Group

### Jiayue Leadership Training Program

At the Jiayue Leadership Training Camp in 2023, participants employed the acquired tools and methodologies to engage in internal evaluations, feedback communication, and collaborative team seminars. They meticulously dissected the core components of their team's working mechanisms, personnel echelon, team atmosphere, and culture. During the project presentation, participants employed innovative formats like mindmaps and posters to vividly convey their insightful reflections and comprehensive summaries of the team's management landscape. They delved deep into prevailing challenges and current causes, outlining practical and actionable strategies for future progress.



Jiayue Leadership Training Camp



Training Management System of Jiayin Group



## Health and Safety

The Company has always put employees' physical and psychological health first, committing to providing them with a safe and healthy working environment. By regularly conducting fire emergency drills and health and safety training, we strive to relieve their psychological stress by various means and foster a culture of health and safety in all aspects of their work and life. During the Reporting Period, there had been no work-related deaths of employees and no work-related injuries.

## Workplace Safety

Adhering strictly to the *Work Safety Law of the People's Republic of China*, Jiayin Group has carried out workplace safety initiatives. In 2023, the Company had actively participated in Property Management's annual fire drill, which remarkably boosted employee awareness of fire safety. Beyond enhancing employees' emergency response capabilities, this engagement has reinforced a culture of safety throughout the organization.



The Fire Drill Organised by the Property Management



In 2023

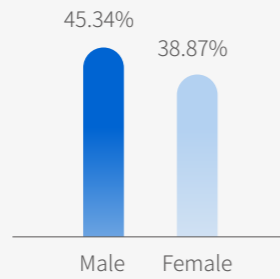
The total number of employees trained was

**376**

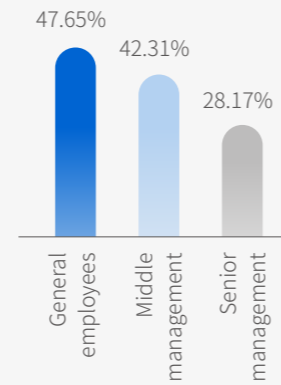
With a training coverage rate of

**42%**

Employee training coverage by gender



Employee training coverage by job levels

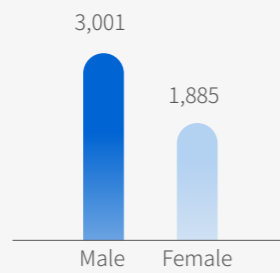


In 2023

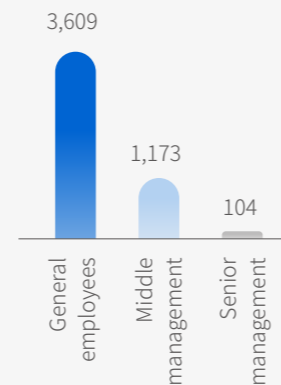
The total number of training hours was

**4,886 hours**

Total hours of employee training by gender (hours)



Total hours of employee training by job levels (hours)



In 2023

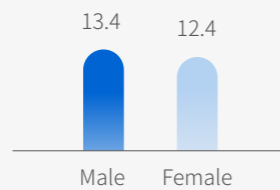
The number of training hours per employee was

**13 hours**

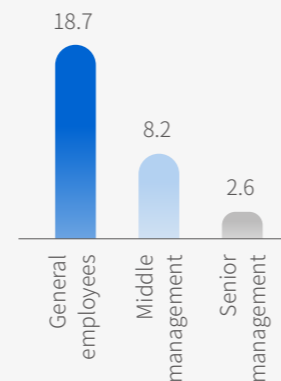
And the total investment in training costs was

**RMB 1.342 million**

Training hours per employee by gender (hours)



Training hours per employee by job levels (hours)





## Occupational Health

Jiayin Group rigorously adheres to the *Law of the People's Republic of China on the Prevention and Control of Occupational Diseases*. Tailored to business-specific needs, the Company has implemented a comprehensive set of measures, including regular health checks-ups, health related promotions, and the provision of first-aid kits, to establish a robust health defense mechanism for its employees.



### Employee Health Check-ups

- Comprehensive health check-ups are organized annually for all employees, covering areas such as internal medicine, surgery, electrocardiograms, and ultrasound, to detect potential health risks among employees at the earliest opportunity, allowing for prompt and effective diagnostic evaluations and treatment recommendations.



### Health related Promotions

- The Company prioritizes sharing expert health advice with employees through newsletters that highlight key topics like diet nutrition, fitness, and mental wellness for comprehensive guidance.



### First-aid Kits

- First-aid kits are supplied in the tea rooms and reception areas on each floor of the Company, offering colds, fevers, minor injuries, and heatstroke prevention drugs. The receptionists are responsible for restocking medications monthly to ensure the timeliness and integrity of the drug supply.



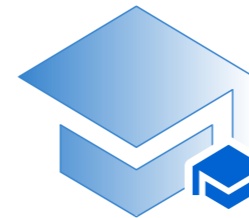
Jiayin Group's Initiatives for Employees' Occupational Health

## Employees' Mental Health

In addition to its commitment to employees' finance, career and physical well-being, the Company is enhancing its focus on mental health by introducing "Jiayin Mind Garden (Xinling Zhijia)", an Employee Assistance Program (EAP) in partnership with professional psychological services. This program offers safe, private and professional psychology health support, including consultation, assessment, counseling, lectures, and others, to help employees and their relatives work efficiently and live joyfully.



"Jiayin Mind Garden (Xinling Zhijia)" Lecture



## Communication and Care

Jiayin Group is dedicated to enhancing employee experience by fostering a harmonious, amicable, and tranquil work environment. Additionally, a variety of activities are organized by Jiayin Group to help employees achieve work-life balance.

## Communication with Employees

Jiayin Group fosters inclusivity and openness through platforms like the Chairman Mailbox and Executive Luncheons for New Managers, encouraging free dialogue and idea sharing among each other.

### Chairman Mailbox

- Setting up a Chairman Mailbox on each floor to regularly collect employee feedback, sort it out, and submit it to relevant departments for acceptance and improvement.
- Employees can share opinions on the Company's operation, management, personnel appointment and removal, labor protection, wages, and benefits, as well as report potential issues and personal views.

### Executive Luncheons for New Managers

- Arranging for new hired managers (holding their positions for 4-5 months) to engage in deep conversation with core management for familiarity, mindset shift, culture integration, and the understanding of management role.
- Some executives from the Talent Committee share their successful experience at Jiayin Group. New hired managers discussed their priorities, concerns on their works, and bring out their sought and questions.

Employee Communication Channels of Jiayin Group

## Employee Care

In addition to a competitive compensation and benefits package, Jiayin Group is also committed to creating a diverse range of leisure and work experiences for its employees by offering clubs for relaxation and daily afternoon tea for team bonding. Furthermore, we award service anniversary badges to our employees that recognize their loyalty and contributions for the long-term stay in our company.

**Diverse Clubs**

We have around 11 employee clubs including swimming, badminton, yoga, and dancing. On the basis of the original eight clubs in 2022, three new sports clubs including cycling, fitness and running have been added, with more than 1,000 participants and over 700 activities organized.

The badminton club represented the Company in the "Yidun Cup" and "Huaishang Cup" badminton competitions in the fourth quarter, ranking first and second respectively. These achievements have enhanced the influence of the club and promoted teamwork and unity among departments.



Sports Clubs of Jiayin Group

**Afternoon Tea**

In 2023, we added "Vitality Breakfast" in addition to "Tea Blending by Masters" Afternoon Tea activities, offering healthy and nutritious meals to help employees maintain good health.

Throughout the year, there were 41 "Vitality Breakfast" events reaching out to over 1,000 people and 48 "Tea Blending by Masters" Afternoon Tea activities reaching out to more than 1,200 people.



Employees' Afternoon Tea of Jiayin Group

**Service Anniversary Badges**

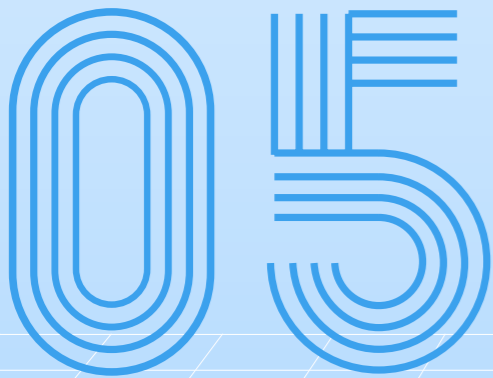
In 2023, over 1,800 anniversary badges were awarded to thank in-service employees for their dedication and contributions, boosting their self-identity and internal motivation.

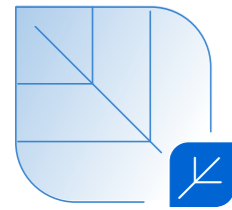


Service Anniversary Badges of Jiayin Group

Jiayin Group is always committed to the principles of green and low-carbon development and actively responds to China's "30·60" carbon peak and neutrality goals through a series of green office and energy-saving and carbon-reduction measures. We strive to construct a green low-carbon environmental protection system to address climate change and contribute to sustainable development.

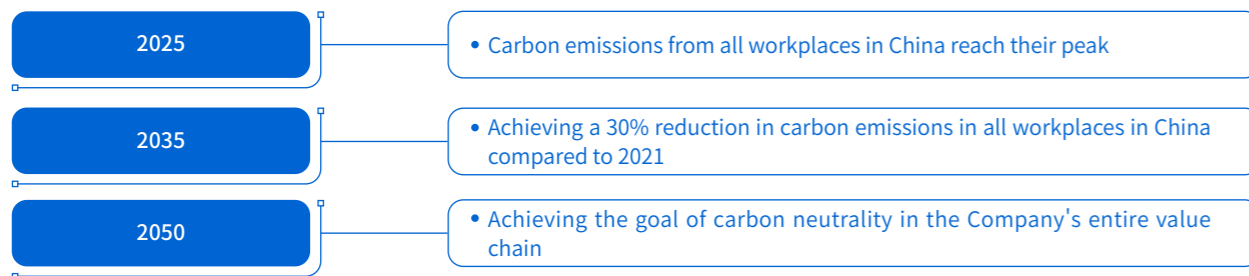
# Innovation for a Low-carbon Future





## Response to Climate Change

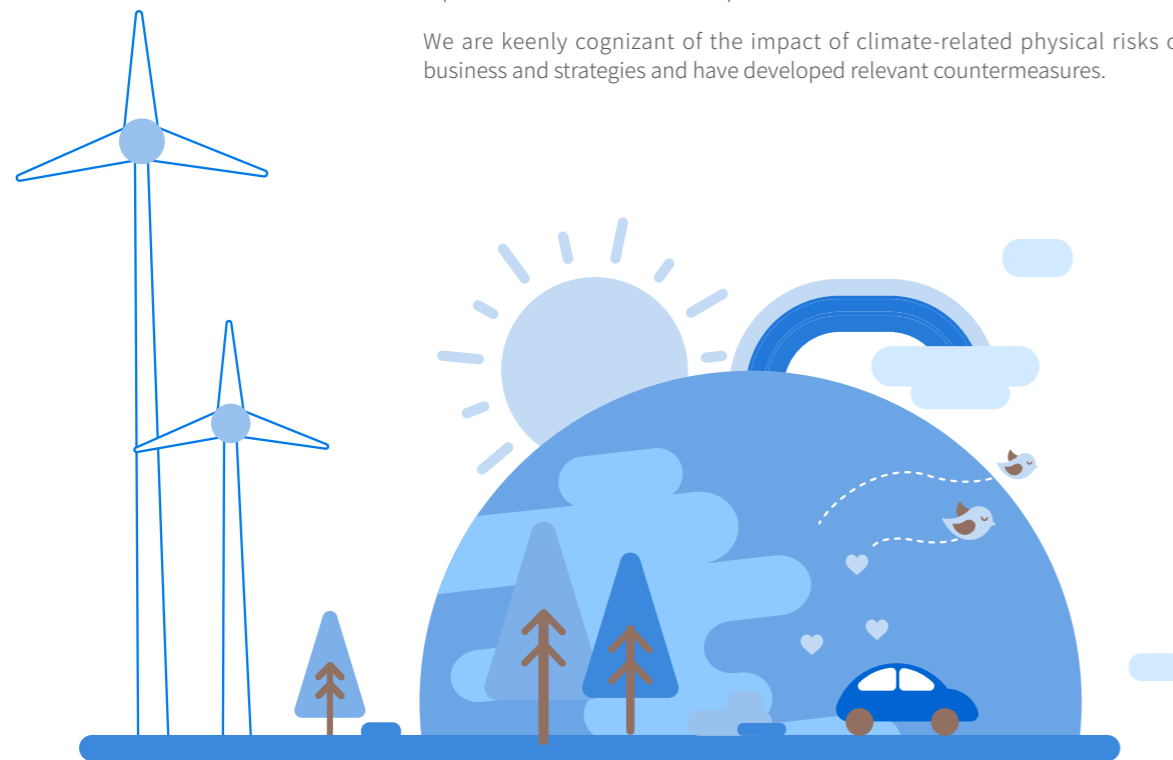
In the context of global warming, countries worldwide have pledged carbon reductions and sought solutions to mitigate climate change, a joint endeavor for humanity's shared future. In response to China's "30·60" carbon peak and neutrality goals, Jiayin Group has embraced a carbon neutrality goal, diligently exploring efficient carbon reduction strategies to contribute meaningfully to China's "dual carbon" objectives.



Carbon Neutralization Planning of Jiayin Group

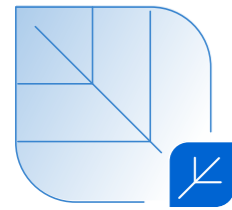
To mitigate the uncertainty of climate change on operations, Jiayin Group actively identifies climate-related risks. Key challenges include impacts from physical risks such as extreme weather events and sea level rise. Given our business and operations, transition risks such as policy and legal, technological, market and reputational risks have a low impact on us.

We are keenly cognizant of the impact of climate-related physical risks on our business and strategies and have developed relevant countermeasures.



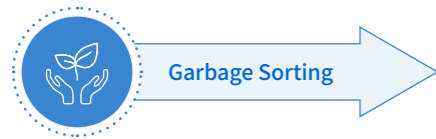
Type of Risks	Risks	Potential Impacts	Level of Impacts	Response Measures
Transition risks 	Policy and legal risk	Raising disclosure standards for companies' climate change and carbon emissions	Low	Monitoring climate-related policies and formulating and optimizing the Company's carbon neutrality plans. Participating in climate change-related training actively to boost the Company's overall response capabilities in climate change information disclosure and action.
	Market risk	Affecting supplier selection based on energy efficiency and low-emission logistics	Low	Selecting and assessing suppliers based on energy efficiency and carbon emissions. Promoting the Company's low-carbon image through green initiatives, boosting its market perception.
	Technological risk	Imposing requirements on low-energy equipment adoption and carbon reduction measures	Low	Adopting efficient office equipment actively, limiting the use of electrical appliances, and using eco-friendly vehicles.
	Reputational risk	Stakeholders' attention to and feedback on the Company's negative events	Low	Ensuring compliant disclosure and responding to climate change-related policies and stakeholders' requirements. Focusing on climate change risk management to avoid negative reputational impacts on the Company.
Physical risks 	Acute risks (extreme weather, floods, rainstorms, typhoons, and droughts)	The Company's coastal offices and equipment face typhoons and rainstorms within a short term, affecting equipment operations and employee commuting	Low-Middle	Closely communicating with the Property Management and promptly reporting potential safety hazards caused by climate-related risks in the workplace. Installing protective shelters in server rooms to prevent rainwater leakage hazards. Intensifying education and outreach efforts on climate change, while establishing emergency response mechanisms and preventive measures. Closely monitoring weather forecasts and promptly issuing extreme weather warnings and necessary prevention tips to employees.
	Chronic risks (rising temperatures and sea level rise)	Rising temperatures may lead to increased energy consumption in server rooms of data centers, thereby raising operational costs	Low	Negotiating with service providers of data centers for mitigation strategies.

Climate Risk Identification and Response Measures of Jiayin Group



## Greening Our Offices

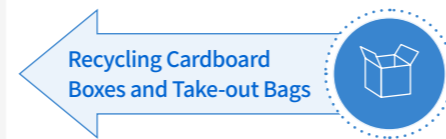
We are in strict compliance with laws and regulations including the *Environmental Protection Law of the People's Republic of China* to ensure compliance and green operations. We actively practice green office, promote water and electricity conservation and paperless office, and encourage eco-friendly practices in daily work. Our regular green office campaigns boost all employees' eco-awareness and participation in environmental protection activities.



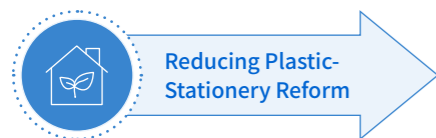
### Garbage Sorting

- Strict garbage sorting ensures a clean workplace, with dedicated bins for dry, wet, and hazardous waste in the pantries of each floor. All employees sort and dispose of their waste correctly according to sorting standards to reduce pollution and maintain a tidy environment.

- Our cleaning staff sort the discarded take-out bags and cardboard boxes daily. Then they recycle clean and reusable take-out bags (stored in pantries) and cardboard boxes (sent to the delivery room) for employees to use at any time.



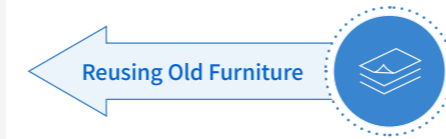
### Recycling Cardboard Boxes and Take-out Bags



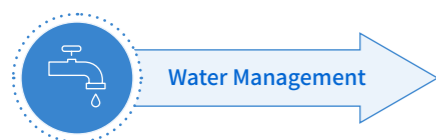
### Reducing Plastic-Stationery Reform

- In 2023, we implemented a plastic-reduction plan, including customizing company-exclusive ballpoint pens with a longer lifespan, and discontinuing ballpoint pen distribution in the public stationery corner with only refill cartridges provided.

- The Company promotes circular reuse to reduce resource consumption and lower carbon emissions. In the process of renovations, we prioritize the reuse of old furniture and equipment, minimizing the emission of greenhouse gases such as carbon dioxide from manufacturing. The reuse rate of our Company has reached over 80%.



### Reusing Old Furniture



### Water Management

- The Company promptly fixes "constant water flow" and "water leakage", effectively preventing water waste and ensuring the efficient operation and continued reliability of the water supply system.

Jiayin Group's Measures for Greening Our Office

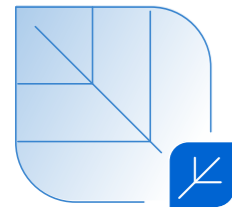


Garbage Sorting of Jiayin Group

Indicator	Unit	2021	2022	2023
<b>Water consumption and intensity<sup>4</sup></b>				
Water consumption	Ton	1,921.44	907.09	1,542.33
Intensity of water consumption	Ton/RMB million of revenue	1.08	0.28	0.28
<b>Paper consumption<sup>5</sup></b>				
Total paper consumption	Ton	4.16	2.89	3.72
Intensity of paper consumption	Ton/RMB billion of revenue	0.023	0.009	0.007

<sup>4</sup> The water consumption data covers that of office sites in Shanghai, excluding Beijing and Chongqing

<sup>5</sup> The paper consumption data covers that of office sites in Shanghai and Beijing, excluding Chongqing



## Energy Management

Jiayin Group complies with the *Energy Conservation Law of the People's Republic of China* and other laws and regulations, focusing on green travel and office energy efficiency as a non-energy-intensive enterprise.

**Employing New-energy Vehicles**

- Currently, there are three new-energy vehicles, with two added in 2023, logging over 30,000 km in total. By employing new-energy vehicles and promoting green travel, we embrace the low-carbon economy.

**Using Low-energy Appliances**

- To further promote energy conservation, the Company has replaced office lighting with energy-efficient lamps, effectively reducing energy consumption while maintaining efficiency, showcasing our eco-friendliness.

**Implement Half-hour Lights-out During Lunch Break**

- We turn off office lights at 12:30 PM and back on at 1:00 PM for lunch breaks, conserving energy and ensuring a better break environment for our employees.

**Optimizing Travel & Supporting Systems Continuously**

- Our digital business system and travel management framework centralize the procurement of travel resources and optimize management processes and standards, reducing travel costs, boosting efficiency and conserving energy.

**Encouraging Online Conferences**

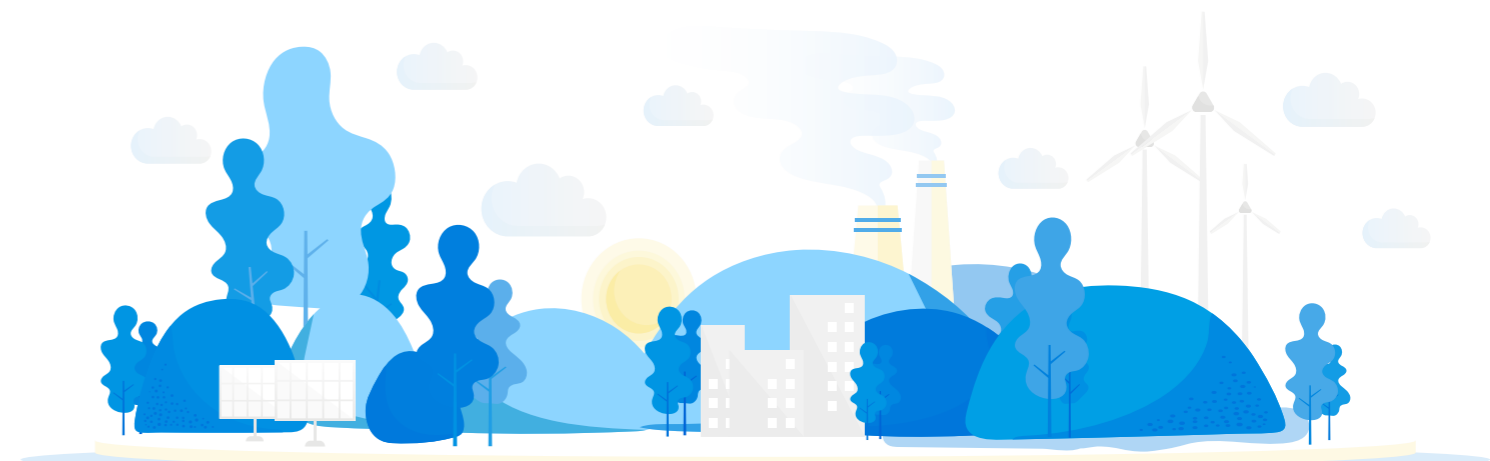
- The installation of wireless microphones and cameras empowers online conferences, shortening communication distances and reducing carbon emissions from business travel.

Energy Management Initiatives of Jiayin Group

Indicator	Unit	2021	2022	2023
<b>Energy consumption and intensity</b>				
Purchased electricity	MWh	527.69	424.95	483.86
Gasoline	Litre	8,982.6	6,224.65	8,637.13
Energy consumption intensity	MWh/RMB million of revenue	0.34	0.15	0.10
<b>GHG emissions and intensity</b>				
Scope 1 GHG emissions <sup>6</sup> (business vehicle gasoline)	tCO <sub>2</sub> e	19.95	13.83	19.05
Scope 2 GHG emissions <sup>7</sup> (purchased electricity)	tCO <sub>2</sub> e	239.06	183.29	275.95
Scope 3 GHG emissions (business travel)	tCO <sub>2</sub> e	213.77	111.2	180.17
Total GHG emissions	tCO <sub>2</sub> e	472.79	308.32	475.17
Intensity of GHG emissions	tCO <sub>2</sub> e/RMB million of revenue	0.27	0.09	0.09

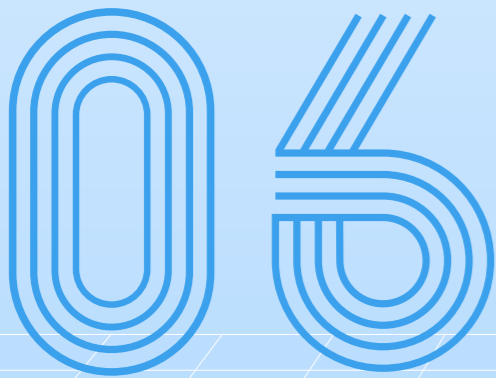
<sup>6</sup> The calculation method of GHG emissions refers to the *Greenhouse Gas Emission Accounting Methodology and Reporting Guide for Enterprises in Other Industries (for Trial Implementation)* issued by the National Development and Reform Commission of the People's Republic of China in 2015

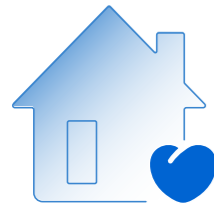
<sup>7</sup> The emission factors for electricity refer to the *Notice on Doing a Good Job in 2023-2025 Reporting and Management of Greenhouse Gas Emissions of Power Generation Enterprises* issued by the Ministry of Ecology and Environment of the People's Republic of China, with 0.5703 tCO<sub>2</sub>/MWh as the average emission factor



Enterprises, as key societal members, should embrace social responsibilities for mutual growth. Jiayin Group upholds advancing society and serving people, guided by duty and commitment. We adhere to the people-centric and service-oriented philosophy, caring for vulnerable groups, devoting ourselves to charity activities and disseminating industry knowledge, to fulfill our corporate citizenship duties through actions.

# Enhance Living Standard as Our Mission





## Charity Activities

Since its establishment, Jiayin Group has always integrated social responsibility into its development. While focusing on the high-quality development of its main business, it has continuously delivered humanistic care and made continuous investments in areas such as public welfare education, mental health care for adolescents, and volunteer services. With practical actions, it has undertaken corporate social responsibility and conveyed the public spirit of "making dreams possible".

### Public welfare education

Jiayin Group has consistently focused on children's education in remote areas, helping 20 rural schools in 13 provinces improve school infrastructure and teaching standards by donating computer labs and libraries. In 2023, Jiayin Group traveled to the Tibetan region of Sichuan, with an average altitude of over 4,000 meters, as well as Ya'an, which was undergoing post-earthquake reconstruction, to donate libraries, sports and cultural equipment to 2 primary schools and 5 affiliated kindergartens, contributing to the development of local basic education.

#### Dreams Reach to Tibet | Jiayin Charity Connects to each other



In May 2023, Jiayin Charity traveled over 2,000 kilometers to the Tibetan regions of Western Sichuan, specifically to the Kela Township Central School and its five affiliated kindergartens in Yajiang County, Ganzi Tibetan Autonomous Prefecture, Sichuan Province, to launch the "Dream Maker" public welfare education assistance program, supporting the development of education in mountainous areas, with educational computers, books, school uniforms, backpacks, bedding sets, daily necessities, and other supplies donated. We hope this initiative can bring warmth, strength, confidence, and inspiration to them.



Dream Maker-Jiayin Group's Charity Activities for Education

#### Dreams Reach to Lushan | Jiayin Charity contributes to Ya'an education

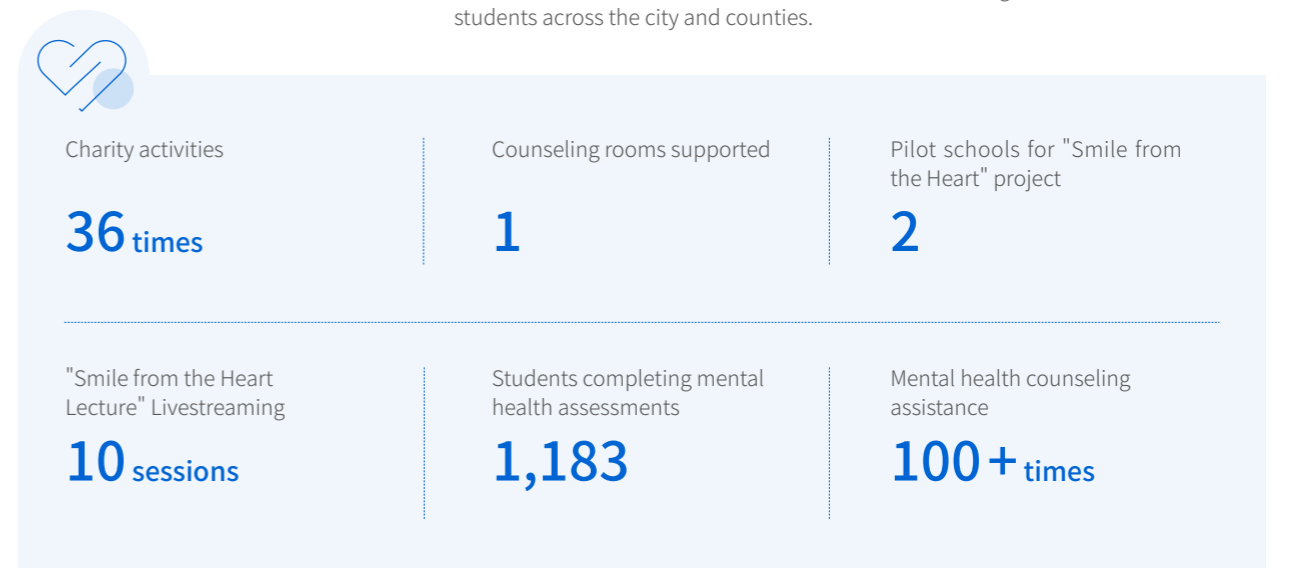
In June 2023, Jiayin Charity returned to Lushan County, Ya'an, Sichuan Province to bolster education. Partnering with local educational authorities, they launched the "Dream Maker" charity activities for education at the Feixianguan Township Central School. After assessing the school's actual needs, our team donated tailored aids like school uniforms, books, various sports equipment, and office computers to teachers and students, empowering the school's digital teaching.



Jiayin Charity at Ya'an

### Mental health care for adolescents

Collaborating with the Shanghai Song Qingling Foundation, Jiayin Group has donated funds to establish the Jiajing Charitable Special Fund and launched the "Smile from the Heart" Youth Mental Health Care Project. As part of this initiative, experts and teachers from the Shanghai Mental Health Center, the Psychological Development Center of Tsinghua University, and the Psychological Counseling Center of Shanghai Jiao Tong University have been invited to work alongside the education authorities in western regions such as Yunnan, Guizhou, Sichuan, and Chongqing to conduct a series of mental health care activities. In 2023, the Jiajing Charitable Special Fund, in collaboration with the education departments of seven cities and counties, conducted 17 mental health training sessions for teachers and students across the city and counties.

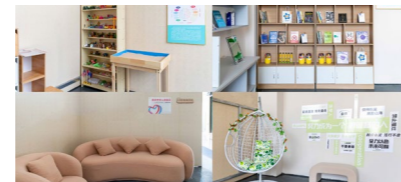






### April 2023, Yongshan County, Yunnan Province

- Mental health knowledge training for teachers across the county
- Establishment of a "Soul Station" counseling room at Huanghua Middle School through assistance



### May & October 2023, Luoshan Middle School, Shanghai

- Mental health lectures
- Group counseling activities



### May 2023, Tongjiang County, Sichuan Province

- Psychological teacher training across the county
- Student group counseling at Hongkou Middle School



### November 2023, Weishan County, Yunnan Province

- Psychological teacher training across the county
- Mental health lectures for teachers at Wenhua Middle School
- Mental health group counseling for students at Wenhua Middle School



### June 2023, Ya'an City, Sichuan Province

- Psychological teacher training for primary and secondary schools across the city
- Student group counseling at the Central School of Feixianguan Town, Lushan County



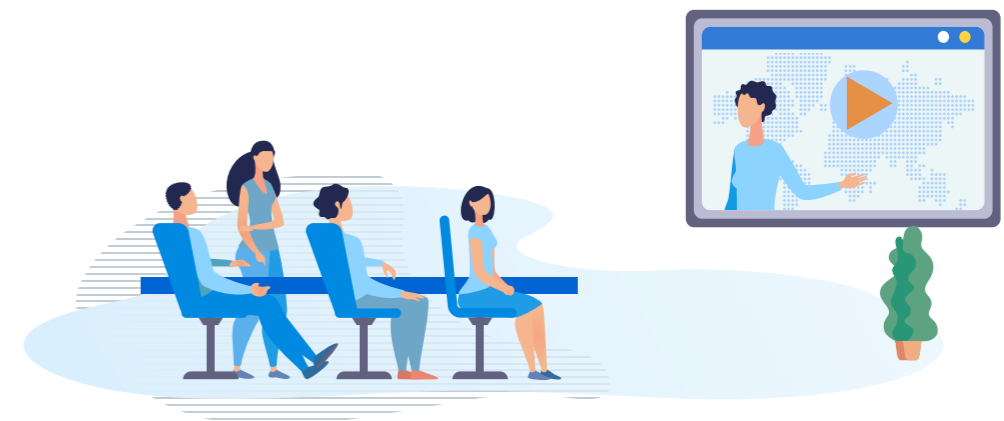
### December 2023, Nayong County & Qixinguan District, Guizhou Province

- Two sessions of psychological teacher training across the entire district and county
- Mental health assessment for students at Nayong No. 2 Middle School



### October 2023, Shizhu County, Chongqing

- Psychological teacher training across the county
- Training for all class teachers at Shizhu Middle School
- Group counseling for Grade 12 students at Shizhu Middle School



## Volunteer Service

In 2023, Jiayin Group established a volunteer service team, leading a vast number of volunteers to delve into communities and engage in volunteer services, thereby providing a platform for employees to practice their philanthropic endeavors.



### Jiayin Volunteer Service Team

The Jiayin Volunteer Service Team entered communities to donate materials and provide companionship to the "Baby's Home" at Shanghai Children's Medical Center, the "Sunshine Ward" at Shanghai Children's Hospital, as well as the Kangyi Nursing Home in Changning District and the Baiyu Nursing Home in Putuo District. They also offered volunteer services to the Shanghai Children's Library, participated in the "Parent-Child Public Welfare" charity sale event and the "Care for the Kindhearted" public fundraising activity in Putuo District, effectively ensuring the smooth progress of these activities.



### Blood Donation

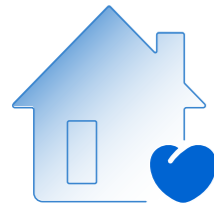
In response to the call of "World Blood Donor Day", we actively mobilize our workforce to donate blood. During the Reporting Period, we organized two voluntary blood donation activities for our employees in June and September, with a total of 128 people successfully donating blood and a total blood donation volume of 29800 milliliters.



Total blood donation volume of **29,800** milliliters

Blood Donation Poster of Jiayin Charity





## Rural Revitalization

Jiayin Group remains steadfast in its dedication to advancing rural revitalization efforts, actively engaging in diversified charity activities such as educational assistance and agricultural support. It donates scholarships to No. 8 Middle School in Anlong, Guizhou Province, providing practical support for upgrading the quality of basic education in the region and fostering a more conducive learning atmosphere for local youth. Simultaneously, it embarks on a commendable endeavor to procure local agricultural specialty products from Hongze District, Huai'an, effectively boosting the sales of these products, diversifying farmers' income streams, and ultimately contributing to the thriving and sustainable development of the rural economy. These initiatives embody the Company's profound comprehension and proactive engagement in fulfilling its social responsibilities while underscoring its unwavering commitment and relentless endeavors toward rural revitalization.



Total volume of agricultural assistance products

**30,000 kg**

Cumulative agricultural products purchased over the years

Nearly **100,000 kg**

### Jiayin Group Empowers Rural Revitalization in Southwest Guizhou

In August 2023, Jiayin Group visited Southwest Guizhou again, donating scholarships to 20 financially disadvantaged students who are academically and morally outstanding at No. 8 Middle School in Anlong County, Guizhou, boosting educational aid and rural revitalization.

### Charity Activities for Agriculture with Grapes for Rural Revitalization

In August 2023, we procured over 5,000 kg of Shine Muscat grapes from Hongze District to bolster the market reach of the district's signature agricultural produce, contributing to rural revitalization and common prosperity, while also delivering love and care to our employees.



Jiayin Group's Charity Activities for Agriculture with Grapes for Rural Revitalization



## Publicity of Financial Knowledge

As technology advances and financial market innovates, financial products and services are becoming increasingly abundant and diverse. Financial knowledge, becomes vital for navigating modern life, is a fundamental skill for all, empowering wise decisions in today's complex financial landscape.

Jiayin Group actively promoted financial knowledge among consumers to help them navigate the financial market, identify and combat fraud. We pushed special contents such as "Jiayin Class" and "Anti-fraud Handbook" related to financial knowledge on topics of illegal intermediaries, prevention of financial fraud and hot topics. Meanwhile, we actively communicated with users through the APP, and push anti-fraud information by way of website messages, announcements or SMS reminders from time to time to bolster financial consumer protection efforts.

Annual cumulative coverage of new media promotions

**11 million people**

Annual pushes for anti-fraud information

**15 million people**

Special sessions on publicity of financial knowledge

**18 sessions**

### Anti-fraud Publicity Campaign in Business District



Anti-fraud Publicity Campaign in Changfeng Sub-district

On September 21, 2023, Jiayin Group's anti-fraud publicity campaign was successfully held in the Changfeng International Building. At the event, police officers from Changfeng Sub-district Police Station and our volunteers engaged the business district and community by delivering compelling case studies, distributing informative leaflets, and incentivizing downloads of the "National Anti-fraud Centre App" with small gifts. This interactive experience provided valuable education and heightened awareness about fraud prevention among attendees.

## Appendix 1: GRI Standards Index

Disclosure	Disclosure Issues	Section(s)
<b>General Standards</b>		
The organization and its reporting practices		
2-1	Organizational details	About Jiayin Group
2-2	Entities included in the organization's sustainability reporting	About this Report
2-3	Reporting period, frequency and contact point	About this Report
2-4	Restatements of information	/
2-5	External assurance	/
<b>Activities and workers</b>		
2-6	Activities, value chain and other business relationships	About Jiayin Group
2-7	Employees	Employee Rights and Interests
<b>Governance</b>		
2-9	Governance structure and composition	Corporate Governance
2-10	Nomination and selection of the highest governance body	Please refer to the Company's annual report
2-12	Chair of the highest governance body	Corporate Governance
2-14	Role of the highest Role of the highest governance body in overseeing the management of impacts	ESG Management
2-15	Conflicts of interest	Please refer to the Company's annual report
2-16	Communication of critical concerns	ESG Management
2-17	Communication of critical concerns	/
2-18	Evaluation of the performance of the highest governance body	Please refer to the Company's annual report
2-19	Remuneration policies	Please refer to the Company's annual report
2-20	Process to determine remuneration	Please refer to the Company's annual report
<b>Strategy, policies and practices</b>		
2-22	Statement on sustainable development strategy	ESG Management
2-23	Policy commitments	ESG Management

Disclosure	Disclosure Issues	Section(s)
2-27	Compliance with laws and regulations	Corporate Governance
2-28	Membership associations	About Jiayin Group
<b>Stakeholder engagement</b>		
2-29	Approach to stakeholder engagement	ESG Management
2-30	Collective bargaining agreements	/
<b>GRI 3: Material Topics 2021</b>		
3-1	Process to determine material topics	ESG Management
3-2	List of material topics	ESG Management
3-3	Management of material topics	ESG Management
<b>Issue Standards</b>		
<b>GRI 201: Economic Performance 2016</b>		
201-1	Direct economic value generated and distributed	About Jiayin Group
201-2	Financial implications and other risks and opportunities due to climate change	Response to Climate Change
201-3	Defined benefit plan obligations and other retirement plans	Employee Rights and Interests
201-4	Financial assistance received from government	/
<b>GRI 204: Procurement Practices 2016</b>		
204-1	Proportion of spending on local suppliers	Responsible Supply Chain
<b>GRI 205: Anti-corruption 2016</b>		
205-1	Operations assessed for risks related to corruption	Corporate Governance
205-2	Communication and training about anti-corruption policies and procedures	Corporate Governance
205-3	Confirmed incidents of corruption and actions taken	Corporate Governance
<b>GRI 207: Tax 2019</b>		
207-1	Approach to tax	/
207-2	Tax governance, control, and risk management	/

Disclosure	Disclosure Issues	Section(s)
207-3	Stakeholder engagement and management of concerns related to tax	/
207-4	Country-by-country reporting	/
GRI 301: Materials 2016		
301-1	Materials used by weight or volume	/
301-2	Recycled input materials used	/
301-3	Reclaimed products and their packaging materials	/
GRI 302: Energy 2016		
302-1	Energy consumption within the organization	Energy Management
302-2	Energy consumption outside of the organization	Energy Management
302-3	Energy intensity	Energy Management
302-4	Reduction of energy consumption	Energy Management
302-5	Reductions in energy requirements of products and services	Energy Management
GRI 303: Water and Effluents 2018		
303-1	Interactions with water as a shared resource	/
303-2	Management of water discharge related impacts	/
303-3	Water withdrawal	Greening Our Offices
303-4	Water discharge	Greening Our Offices
303-5	Water consumption	Greening Our Offices
GRI 304: Biodiversity 2016		
304-2	Significant impacts of activities, products and services on biodiversity	/
304-3	Habitats protected or restored	/
GRI 305: Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	Energy Management
305-2	Energy indirect (Scope 2) GHG emissions	Energy Management
305-3	Other indirect (Scope 3) GHG emissions	Energy Management
305-4	GHG emissions intensity	Energy Management
305-5	Reduction of GHG emissions	Energy Management
305-7	Nitrogen oxides (NO <sub>x</sub> ), sulfur oxides (SO <sub>x</sub> ), and other significant air emissions	Energy Management

Disclosure	Disclosure Issues	Section(s)
GRI 306: Effluents and Waste 2020		
306-1	Water discharge by quality and destination	/
306-2	Waste by type and disposal method	/
306-3	Significant spills	Greening Our Offices
306-4	Transportation of hazardous waste	/
306-5	Water bodies affected by water discharges and/or runoff	/
GRI 308: Supplier Environmental Assessment 2016		
308-1	New suppliers that were screened using environmental criteria	Responsible Supply Chain
308-2	Negative environmental impacts in the supply chain and actions taken	Responsible Supply Chain
GRI 401: Employment 2016		
401-1	New employee hires and employee turnover	Employee Rights and Interests
401-2	Benefits provided to full-time employees that are not provided to temporary or parttime employees	Employee Rights and Interests
401-3	Parental leave	Employee Rights and Interests
GRI 403: Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	Health and Safety
403-2	Hazard identification, risk assessment, and incident investigation	Health and Safety
403-3	Occupational health services	Health and Safety
403-4	Worker participation, consultation, and communication on occupational health and safety	Health and Safety
403-5	Worker training on occupational health and safety	Health and Safety
403-6	Promotion of worker health	Health and Safety
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Health and Safety
403-8	Workers covered by an occupational health and safety management system	Health and Safety
403-9	Work-related injuries	Health and Safety
403-10	Work-related ill health	Health and Safety
GRI 404: Training and Education 2016		
404-1	Average hours of training per year per employee	Training and Development
404-2	Programs for upgrading employee skills and transition assistance programs	Training and Development
404-3	Percentage of employees receiving regular performance and career development reviews	Training and Development

Disclosure	Disclosure Issues	Section(s)
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees	Corporate Governance Employee Rights and Interests
405-2	Ratio of basic salary and remuneration of women to men	Employee Rights and Interests
GRI 406: Non-discrimination 2016		
406-1	Incidents of discrimination and corrective actions taken	Employee Rights and Interests
GRI 407: Freedom of Association and Collective Bargaining 2016		
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	/
GRI 408: Child Labor 2016		
408-1	Operations and suppliers at significant risk for incidents of child labor	Employee Rights and Interests Responsible Supply Chain
GRI 409: Forced or Compulsory Labor 2016		
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Employee Rights and Interests
GRI 413: Local Communities 2016		
413-1	Operations with local community engagement, impact assessments, and development programs	Rural Revitalization
413-2	Operations with significant actual and potential negative impacts on local communities	/
GRI 414: Supplier Social Assessment 2016		
414-1	New suppliers that were screened using social criteria	Responsible Supply Chain
GRI 416: Customer Health and Safety 2016		
416-1	Assessment of the health and safety impacts of product and service categories	Technological Innovation
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Technological Innovation
GRI 417: Marketing and Labeling 2016		
417-1	Requirements for product and service information and labeling	Customer Service
417-2	Incidents of non-compliance concerning product and service information and labeling	Customer Service
417-3	Incidents of non-compliance concerning marketing communications	Customer Service
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Information Security

## Appendix 2: SDGs Content Index

SDGs	Description	Section(s)
SDG1: No Poverty	End poverty in all its forms everywhere	Enhance Living Standard as Our Mission Glory Shaped by Talent
SDG2: Zero Hunger	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	Enhance Living Standard as Our Mission
SDG3: Good Health and Well-Being	Ensure healthy lives and promote well-being for all at all ages	Enhance Living Standard as Our Mission Glory Shaped by Talent
SDG4: Quality Education	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	Enhance Living Standard as Our Mission Glory Shaped by Talent
SDG5: Gender Equality	Achieve gender equality and empower all women and girls	Compliance and Steady Operation Glory Shaped by Talent
SDG6: Clean Water and Sanitation	Ensure availability and sustainable management of water and sanitation for all	/
SDG7: Affordable and Clean Energy	Ensure access to affordable, reliable, sustainable and modern energy for all	Innovation for A Low-carbon Future
SDG8: Decent Work and Economic Growth	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	Glory Shaped by Talent
SDG9: Industry, Innovation and Infrastructure	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	Technology-driven Development
SDG10: Reduced Inequalities	Reduce inequality within and among countries	Enhance Living Standard as Our Mission Technology-driven Development
SDG11: Sustainable Cities and Communities	Make cities and human settlements inclusive, safe, resilient and sustainable	Innovation for A Low-carbon Future
SDG12: Responsible Consumption and Production	Ensure sustainable consumption and production patterns	Collaboration for A Shared Future Technology-driven Development Innovation for A Low-carbon Future
SDG13: Climate Action	Take urgent action to combat climate change and its impacts	Innovation for A Low-carbon Future
SDG14: Life Below Water	Conserve and sustainably use the oceans, seas and marine resources for sustainable development	/
SDG15: Life on Land	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss	/
SDG16: Peace, Justice and Strong Institutions	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels	Compliance and Steady Operation
SDG17: Partnerships for the Goals	Strengthen the means of implementation and revitalize the Global Partnership for Sustainable Development	Technology-driven Development



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