嘉银科技
JIAYIN TECHNOLOGY

NASDAQ:
JFIN

JIAYIN TECHNOLOGY

Investor Presentation

September 2026

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Potential risks and uncertainties include, but are not limited to, those relating to the Company's ability to retain existing investors and borrowers and attract new investors and borrowers in an effective and cost- efficient way, the Company's ability to increase the investment volume and loan facilitation volume facilitated through its marketplace, effectiveness of the Company's credit assessment model and risk management system, PRC laws and regulations relating to the online individual finance industry in China, general economic conditions in China, and the Company's ability to meet the standards necessary to maintain listing of its ADSs on the Nasdaq Stock Market or other stock exchange, including its ability to cure any non-compliance with the continued listing criteria of the Nasdaq Stock Market, as well as risks, uncertainties and other factors described in "Risk Factors" and elsewhere in our most recent annual report on Form 20-F filed with the Securities and Exchange Commission (the "SEC"), which is available on the SEC's website at www.sec.gov. It is not possible for our management to predict all risks, nor can we assess the impact of all factors on our business or the extent to which any factor, or combination of factors, may cause actual results to differ materially from those contained in any forward-looking statements we may make. Additional information will be available in other future reports that will be filed with the SEC from time to time, which could cause actual results to vary from expectations. Except as required by law, Jiayin Group Inc. does not undertake any obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future developments or otherwise.

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JIAYIN TECHNOLOGY

is a platform committed to facilitating effective, transparent, secure, and fast connections between underserved individual borrowers and financial institutional funding partners

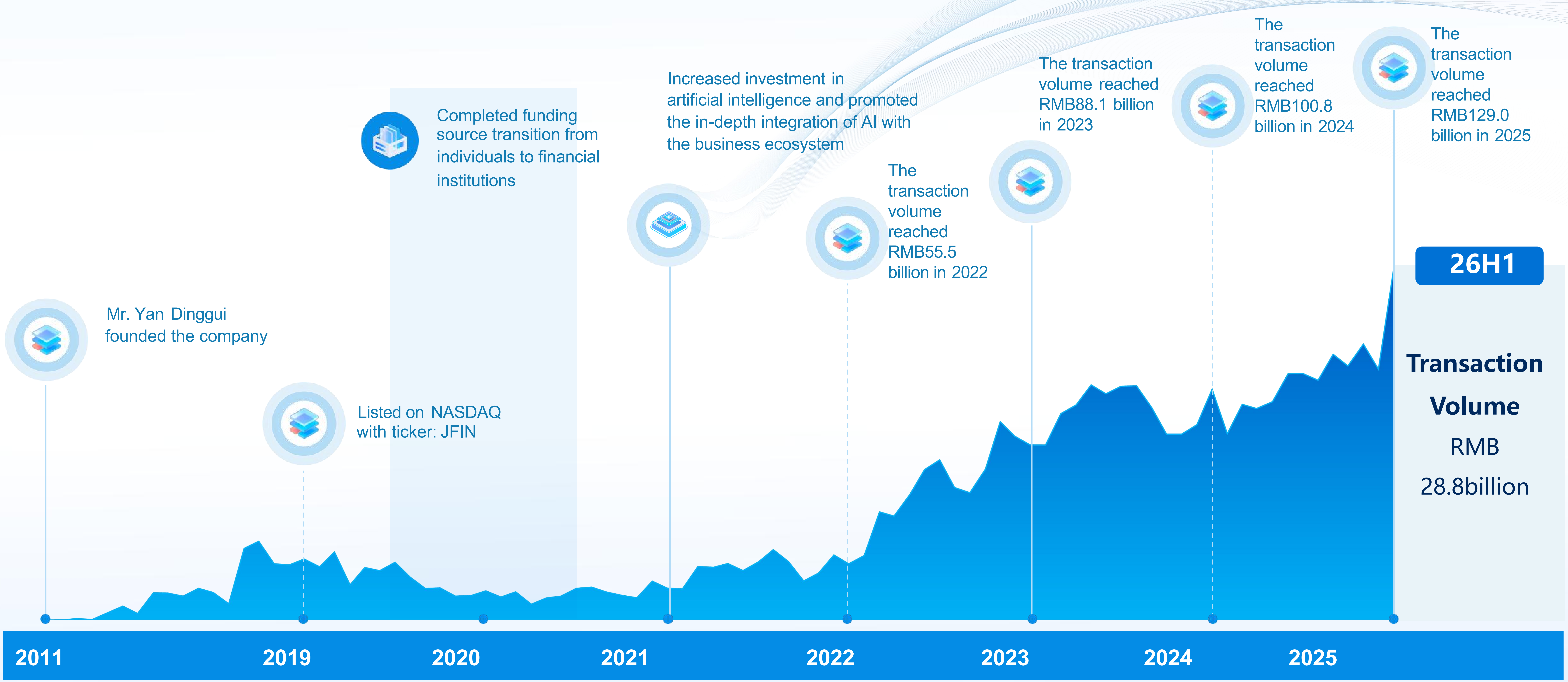
Mission

To Realize Dreams by Creating Value through Technology and Passion

Vision

To empower borrowers and financial institutions by creating opportunities with cutting-edge technology, passion, and innovation

History of self-disruption and technological advancement through market cycle



Technology driven model enhances customer experience and efficiency at scale

Borrowers
Individuals, SMEs

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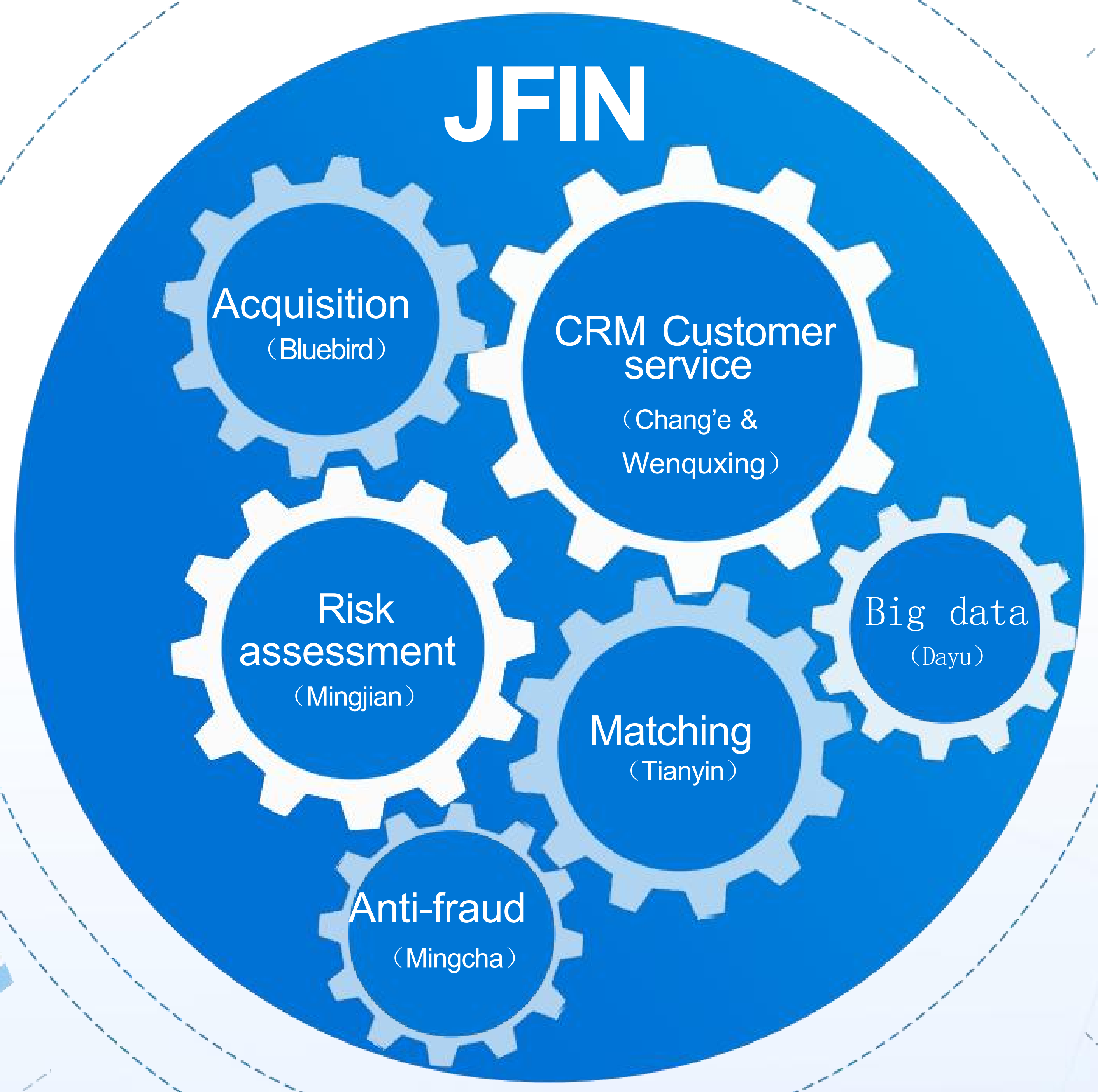
Financial Institutions
Banks, Microcredit Companies, Trusts, Consumer Finance Companies

ACCESSIBILITY
CONVENIENCE
SPEED
PRIVACY

Seamless experience

Convenient access to credit

Fully automated process



Borrower acquisition

Credit assessment

Innovative technology

PRECISE MATCHING
EFFICIENCY
TRUST
SCALE

2Q26 Company overview

9.5 billion

Transaction Volume
(RMB)

737 million

Net revenue
(RMB)

226 million

Non-GAAP loss from operation
(RMB)

Note: Non-GAAP income from operation represents income from operation excluding share-based compensation expenses

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使命

用科技和热爱汇聚点滴价值，
给梦想可能。

愿景

立足科技创新，
赋能企业智慧运营，
打造令人安心的服务体验，
成为值得信赖的事业伙伴。

价值观

Service and Technology

我就是嘉银

我们不设边界，敢作为，
面对挑战和困难时，有舍我其谁的担当

变中求进

我们始终以积极的心态，拥抱变化，
在变化中学习，不断成长。

开放包容

我们尊重个体的不同，相互倾听，
用开放的态度接纳不同的声音，
我们在一起，就能创造1+1＞2的价值。

成就伙伴

我们相信成就彼此，追求共赢。
为客户创造价值，既是成就客户，
也是成就我们朝夕相处的同学。

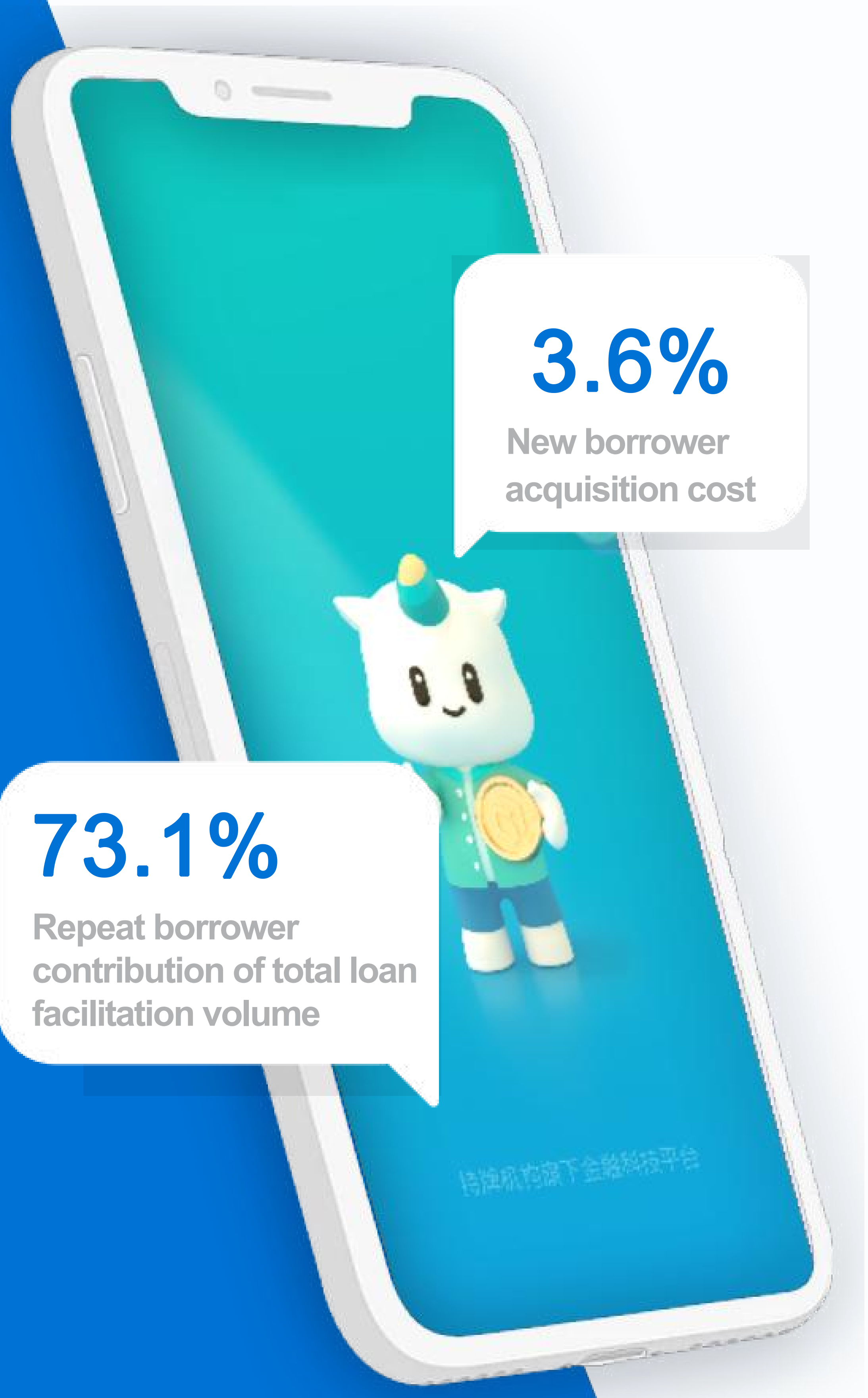
创造价值

我们用客户的视角定义我们工作的价值。
通过简单高效和诚实守信的方式，做正确的事。

Diversified channels for borrower acquisition

Borrower Profile

- Average amount per borrowing **RMB 6,663**
- Above 55% of borrowers between **age 23 to 40**
- Average tenor close to **11 months**
- **100%** AI automated approval and processing
- Transaction volume for Small Business Owners accounted for **15%**



3.6%
New borrower acquisition cost

73.1%
Repeat borrower contribution of total loan facilitation volume

Online Marketing Channels

Online Advertising

Application Stores

Embedded Finance

leading internet platforms across diverse consumption scenarios

Note: The data period is from April 1st - June 30th, 2026

Empowering institutional funding partners with innovative technology

Borrower Acquisition

Help institutional funding partners grow borrower base through targeted marketing strategies supported by advanced analytics

Credit Assessment

Deliver reliable initial credit assessment for institutional funding partners with our sophisticated AI risk model, trained with proprietary data

Digital Advantage

Provide sustainable and scalable growth for institutional funding partners in a cost-effective manner

Technology Empowerment

Innovative technology and data solutions to serve the needs of institutional funding partners

Tian Yin	Ming Jian	Xing Kong	Ming Cha	Er Lang Shen
Asset Management Platform	AI Risk Control System	Knowledge Graph Platform	Anti-fraud System	Unified Warning Platform

Compliance Operation

Innovative technology and data solutions ensuring compliance through maintaining constant dialogue with regulators and reinforcing internal controls and processes serve the needs of institutional funding partners

Institutional funding partners

- Banks
- Consumer Finance Companies
- Trusts
- Microcredit Companies

Proprietary risk management system through entire life cycle

Data collection and pre-processing | **Risk screening** | **Risk monitoring**

Artificial Intelligence

PRE-SCREEN AND FRAUD DETECTION

- Fraud detection module
- Anomaly detection
- Score card module
- Analytics module
- Authentication module

INFORMATION

- Applicant input
- Proprietary data
- Third-party data

Risk monitoring

- Loan performance monitoring
- Borrower behavior monitoring
- Anti-fraud monitoring

Proprietary credit assessment model

- Advanced big data analysis and sophisticated learning model
- We independently developed the knowledge graph database known as Xingkong in FY2021, enhancing the anti-fraud module
- We launched Anti-fraud System MingCha in FY2022, improving the efficiency of processing and operating

External cooperation enabling technology empowerment

- We proactively respond to policies, collaborating with credit reporting institutions Baihang and Pudao to promote the policy of disconnected direct connection and data security
- We assisted our institutional partners by enhancing their risk management models while empowering the loan facilitation process

Sophisticated AI-powered tools underpin platform performance

"Tianlu" —— Intelligent Research and Development Operations Platform
70% reduction in the lead time for R&D Delivery, achieving efficient synergy and smart management Between R&D and Operations Department

"Dayu" —— Data Management Platform
100% coverage of data assets under cloud-based management, doubling the retrieval rate per unit time

"Pangu" Data Development Platform
"Jiguang" Data Visualization Platform

"Fuxi" —— Model Management Platform
Covers 90% of business lines, improving model deployment efficiency threefold

"Mingjian" AI Risk Control System

"BlueBird" —— AI Marketing Platform
50% improvement in Marketing Strategy Deployment Efficiency

"Mingxi" AB Experimental Platform
"Canglong" Intelligent recommendation platform

“Jiayin Claw”—Intelligent Office Assistant
Integrates internal office agents to build a secure and controllable AI workplace ecosystem

"NüWA" - Intelligent Seating auxiliary platform
Dialogue summaries generated with 90% accuracy, enabling real-time alerts

"Chang'E " Intelligent Calling Platform

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Operational and Financial Data

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用科技和热爱汇聚点滴价值，
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愿景

立足科技创新，
赋能企业智慧运营，
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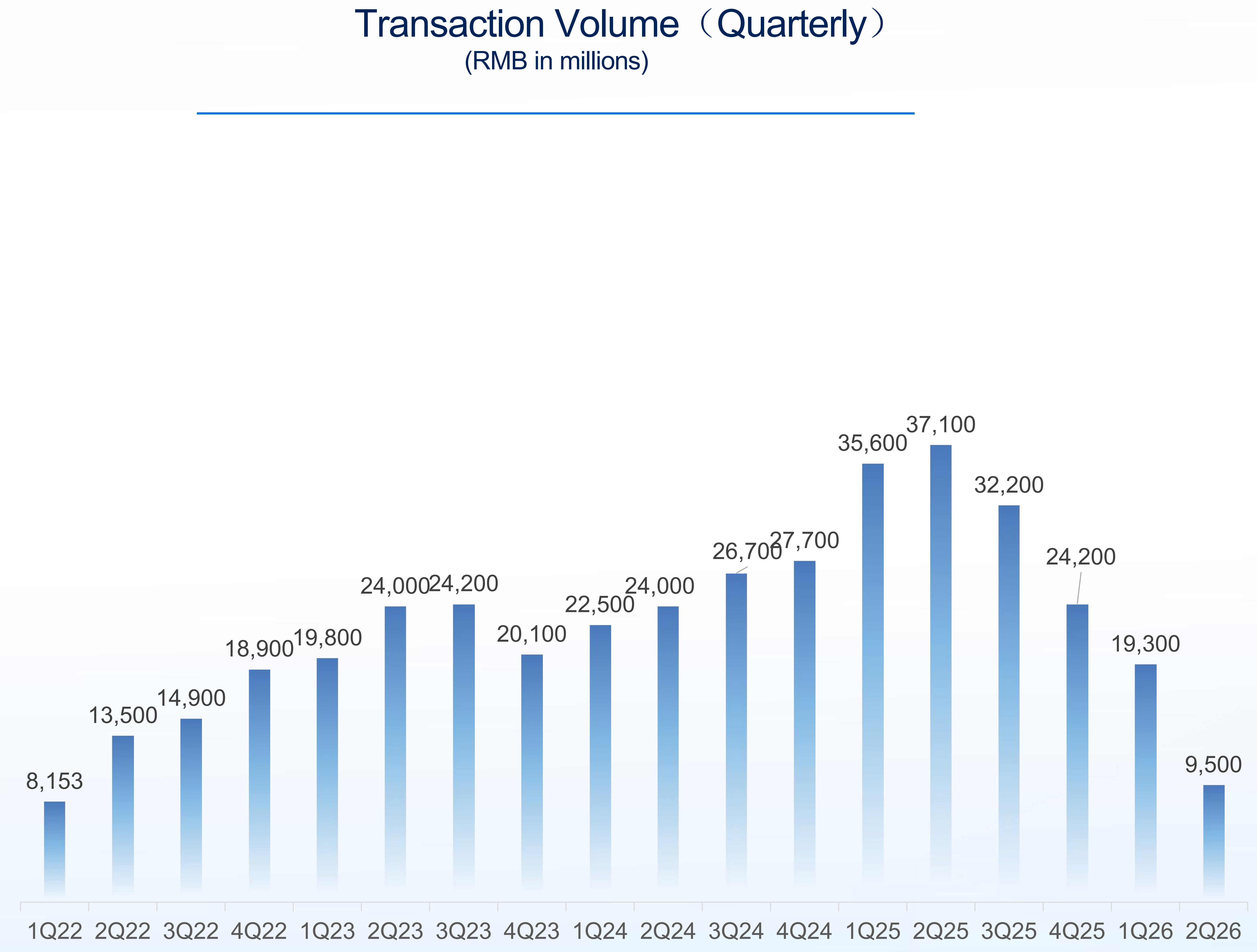
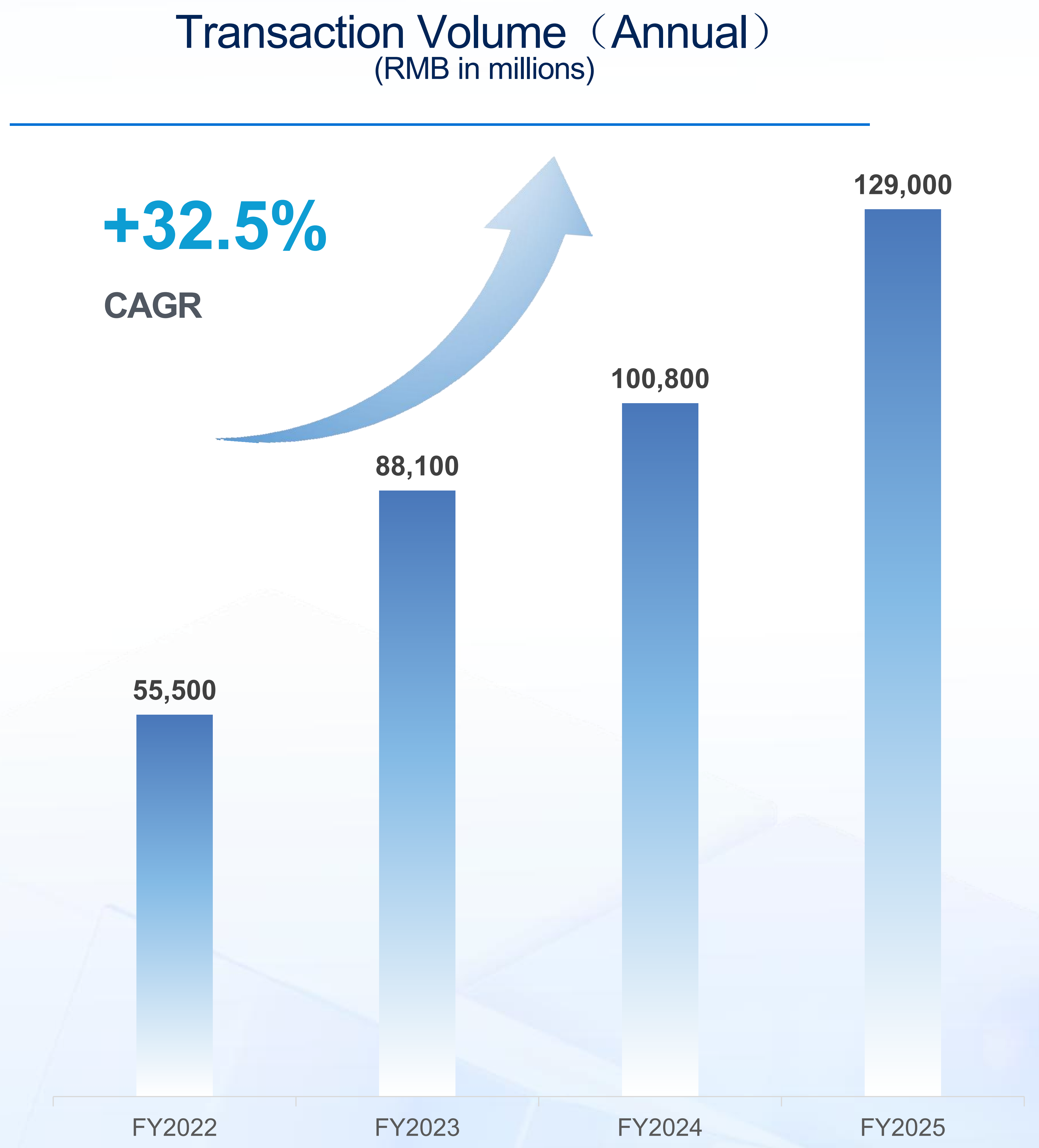
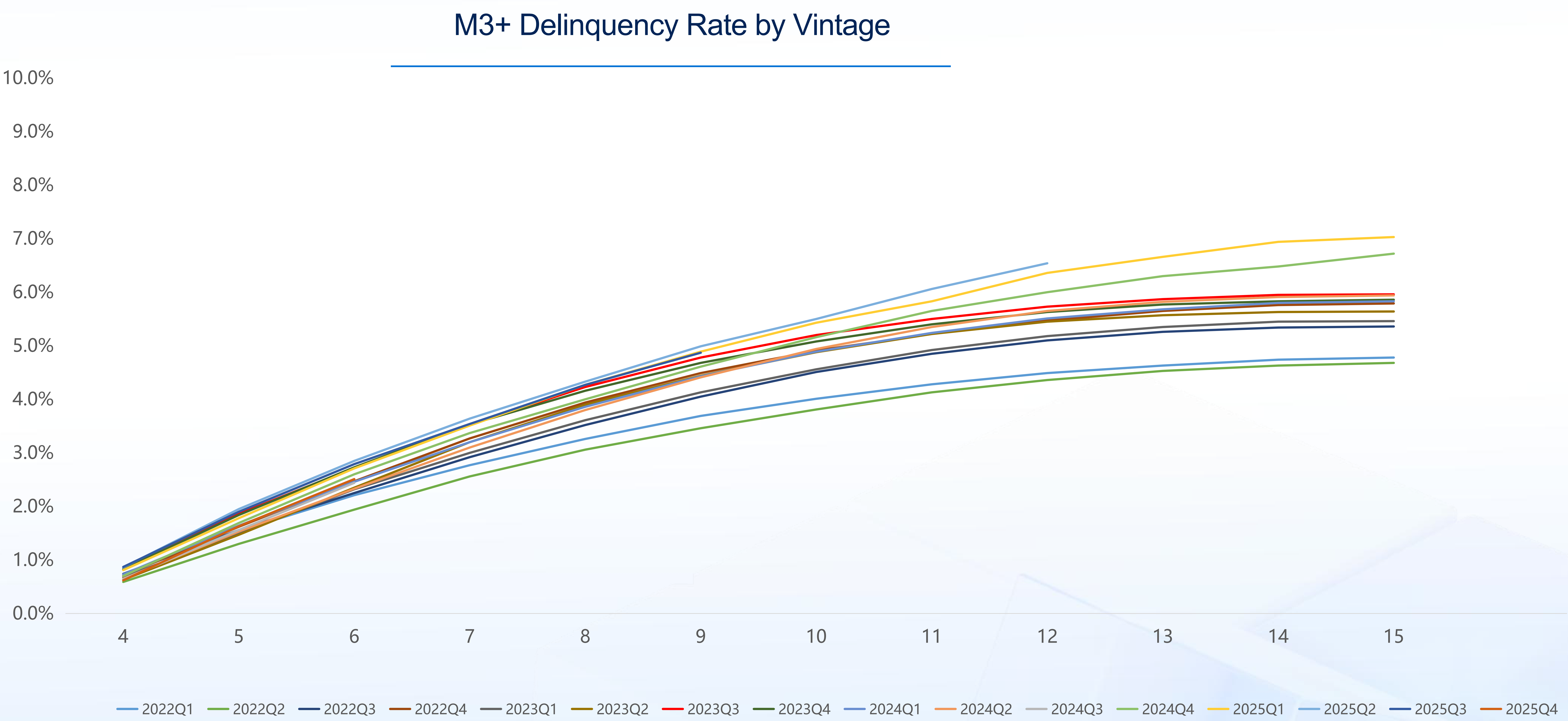
Scale to resilience: prioritizing operational excellence and long-term resilience





Disciplined risk management and consistent performance

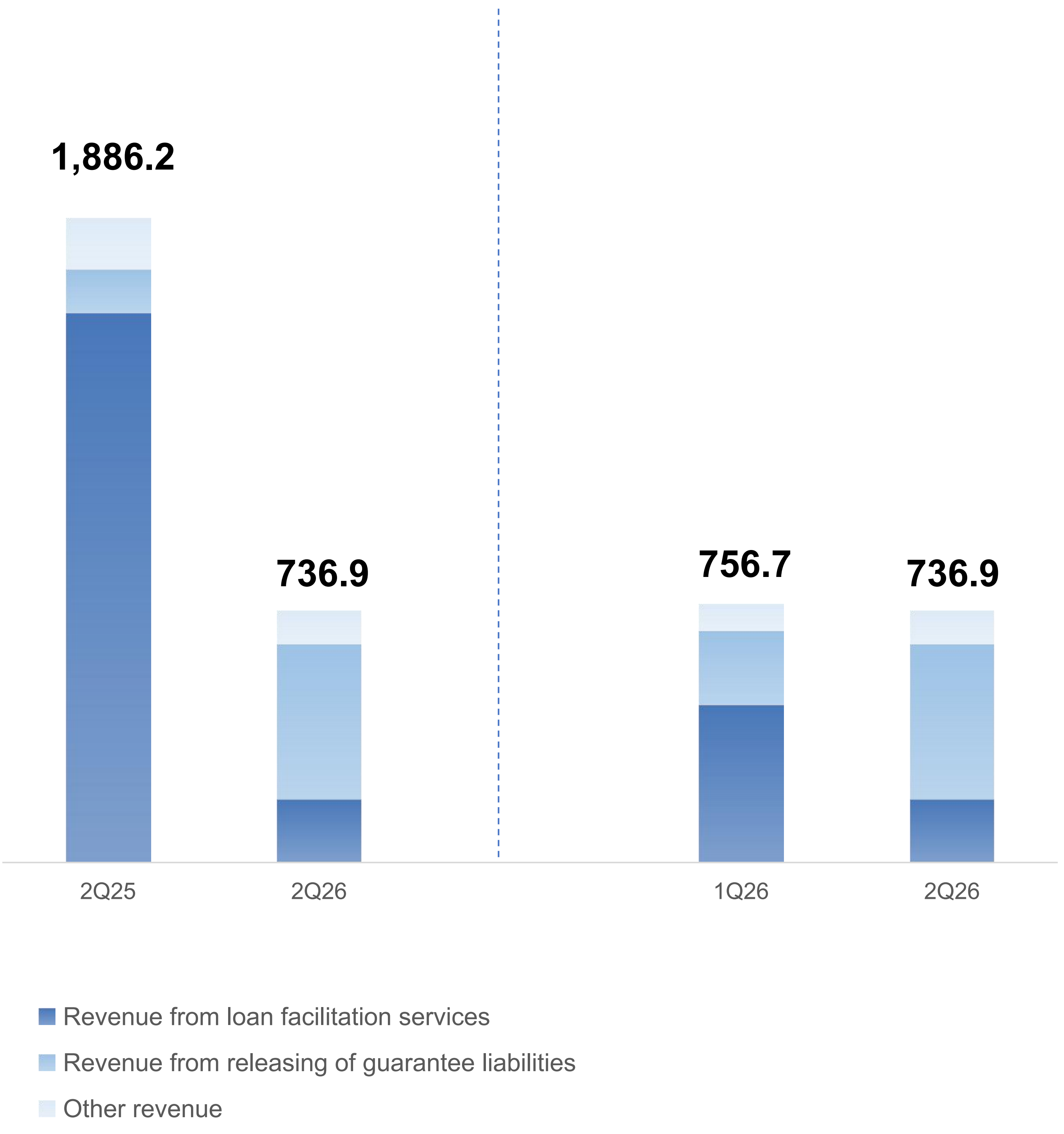


Financial results of 2Q 2026

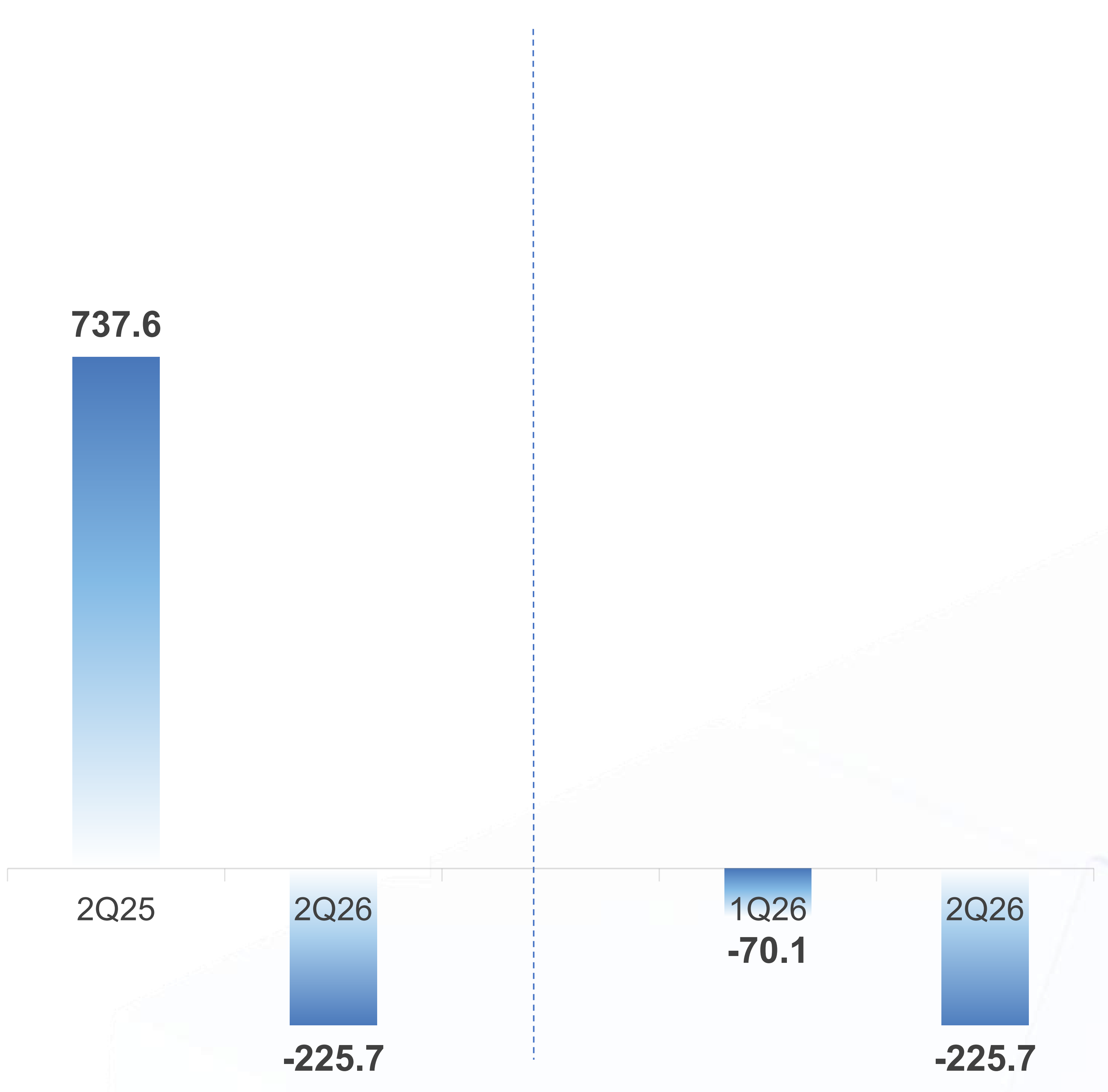
Net Revenue
(RMB in millions)

↓60.9%
YOY

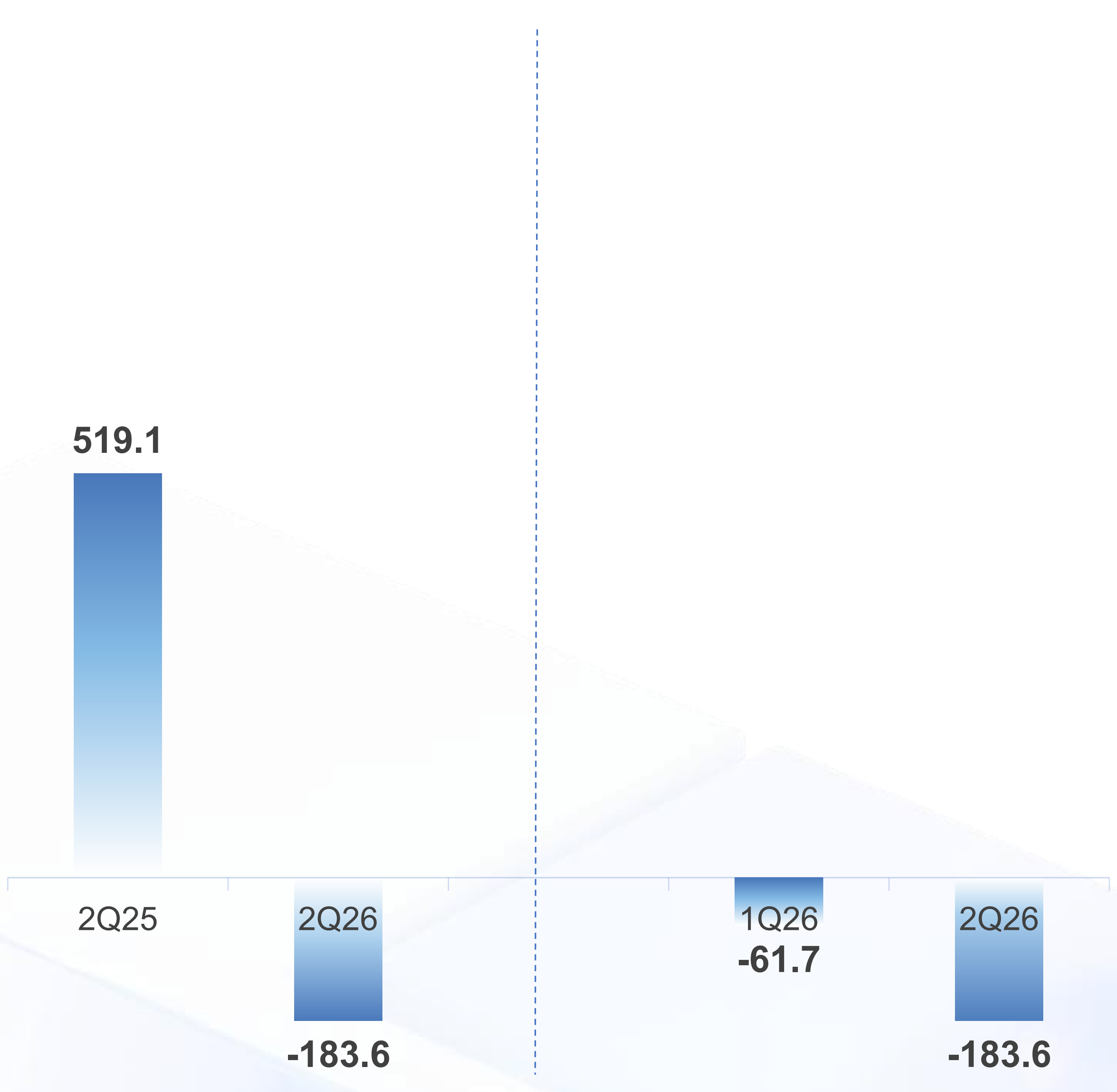
↓2.6%
QOQ



Non-GAAP Income from Operation[1]
(RMB in millions)



Net Income
(RMB in millions)



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Note:（1）Non-GAAP income from operation represents income from operation excluding share-based compensation expenses

Operating highlights of 2Q 2026

Prudent Scale Management

- Transaction volume reached RMB 9.5 billion, representing a decrease of

74.4%YOY

Profitability Pressure Amid Transition

- Revenue from loan facilitation services reached RMB184.8 million, representing a decrease of

88.5%YOY

- Net loss reached RMB183.6 million

Technology Empowered Upgrade

- Looking ahead, we will focus on building the client data platform tailored for financial institutions, establishing a standardized and scalable framework for technology service delivery.

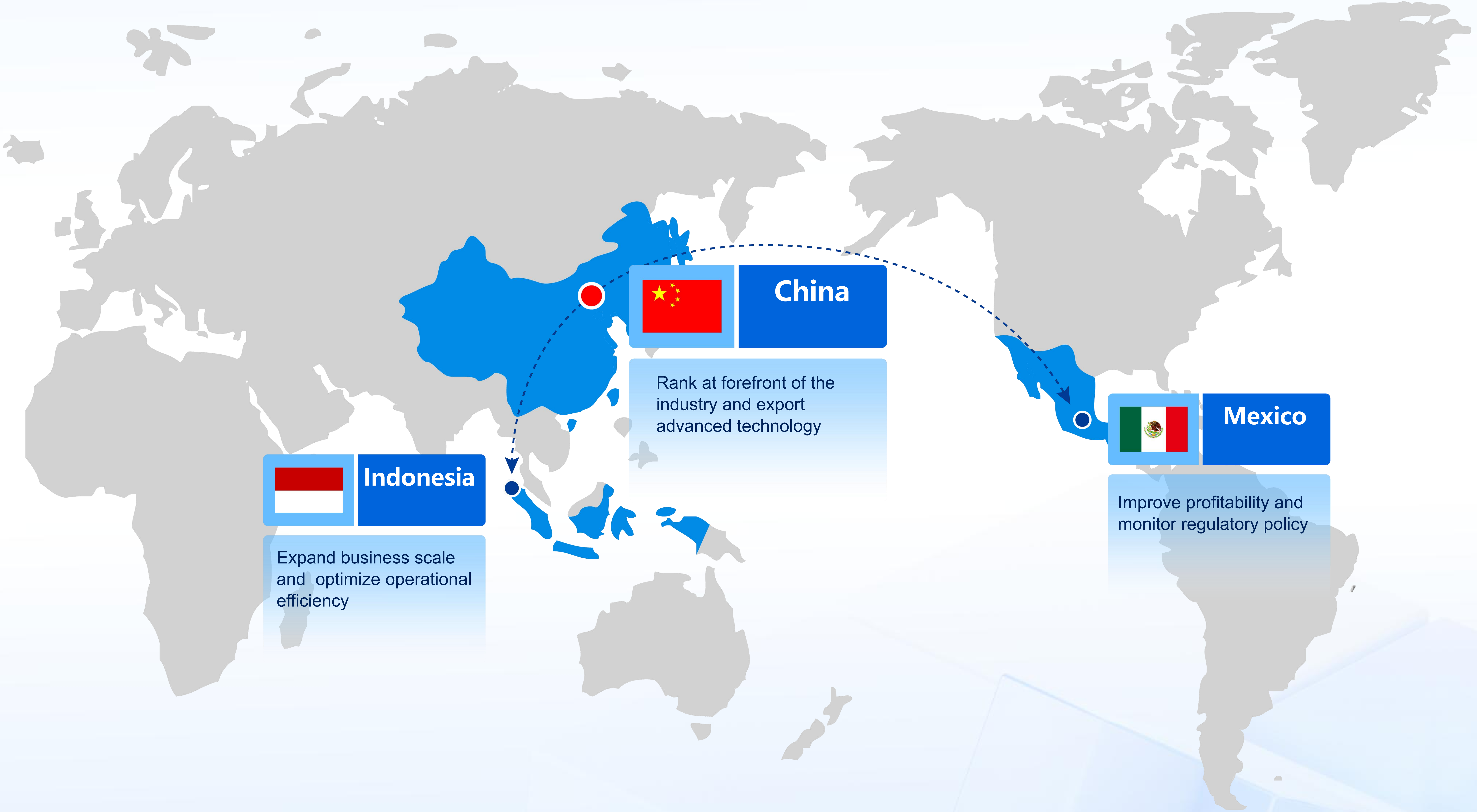
Asset Quality Managed Amid Volatility

- The 90 day+ delinquency ratio was *2.21%* as of June 30, 2026

Global Expansion

- In Indonesia, we increased our investment by acquiring a stake of more than 20% through capital injection. The loan volume of Q2 increased by 10% QOQ and 58% YOY
- In Mexico, the loan volume of Q2 increased by 36%QOQ with continued improvements in borrower acquisition efficiency and asset quality

Expanding global presence through international market growth



China

Rank at forefront of the industry and export advanced technology

Indonesia

Expand business scale and optimize operational efficiency

Mexico

Improve profitability and monitor regulatory policy

Rewarding our shareholders with long-term value

Dividend Policy

The Company is taking the added step of suspending its dividend for the fiscal year of 2026, recognizing the development trends of the industry in which the Company operates, and the importance of supporting the capital investments and working capital needed to execute its strategy. The Company reiterates its long-term commitment of a competitive dividend as cash flows improve to sustainably higher levels.

Share Repurchase Plan

In June 2026, the Board has approved extending its validity to June 12, 2027.

In August 2025, the Board approved an adjustment to the existing share repurchase plan, pursuant to which the aggregate value of ordinary shares authorized for repurchase under the plan shall not exceed US$80 million.

As of August 28, 2026, the Company had repurchased approximately 4.6 million of its American depositary shares for approximately US$30.4 million.

Commitment to social responsibility and all stakeholders

01 Establishing Standards for a Solid Foundation

Laying the Groundwork for Long-Term Development

02 Strengthening Safeguards through Intelligent Protection

Building a Responsible Financial Services Framework

03 Supply Chain Coexistence

Joining Hands to Build a Sustainable Ecosystem

04 Empowering Talent and Uniting Strength

Energizing Organizational Development

05 Creating Shared Value

Putting Corporate Social Responsibility into Practice

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