

To realize dreams

by creating value through technology and passion

2021

Jiayin Group Inc.  
**Environmental,  
Social & Governance (ESG) Report**

# About this Report

## Overview

This report is the first 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, 2021 to December 31, 2021 (the "Reporting Period"). Some content may extend beyond this time frame.

## Reporting Boundary and Scope

Unless otherwise stated, the disclosure scope of the Report covers the operations of interest entities 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.

## Report Data

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 take 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.

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

## Report Access

The Report will be published in both Simplified Chinese and English on the official investor relations website of Jiayin Group (<https://ir.jiayin-fintech.com/>).

## Forward Looking Statements

This Report contains forward-looking statements. 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," "aim," "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. Except as required by law, we undertake no obligation to update any forward-looking statements, whether as a result of new information, future events or otherwise.

# Contents

01 About this Report

05 Chairman's Statement

07 About Jiayin Group

07 About Us

13 Corporate Governance

19 Awards and Honors

21 ESG Governance

21 ESG Philosophy

22 ESG Strategic Goals

23 Stakeholder Communication

25 Materiality Assessment

28 UN SDGs

29 Technology Enabling Financial Accessibility

31 Inclusive Financing

33 Technological Innovation

35 Intelligent Risk Control

37 Information Security and Privacy Protection

40 Customer Satisfaction

43 Openness and Inclusiveness for a Win-win Cooperation

45 Supplier Management

47 Promoting Inter-industry Communication

51 People-oriented to Make Dreams Possible

53 Equality and Diversity

55 Training and Development

59 Health and Safety

62 Employee Care

73 Embracing Responsibilities to Promote Public Welfare

75 Fighting the Pandemic

76 Charity Activities for Education

78 Rural Revitalization

79 Blood Donation

65 Promoting Energy Conservation and Green Development

67 Carbon Neutralization Goal

68 Green Operations

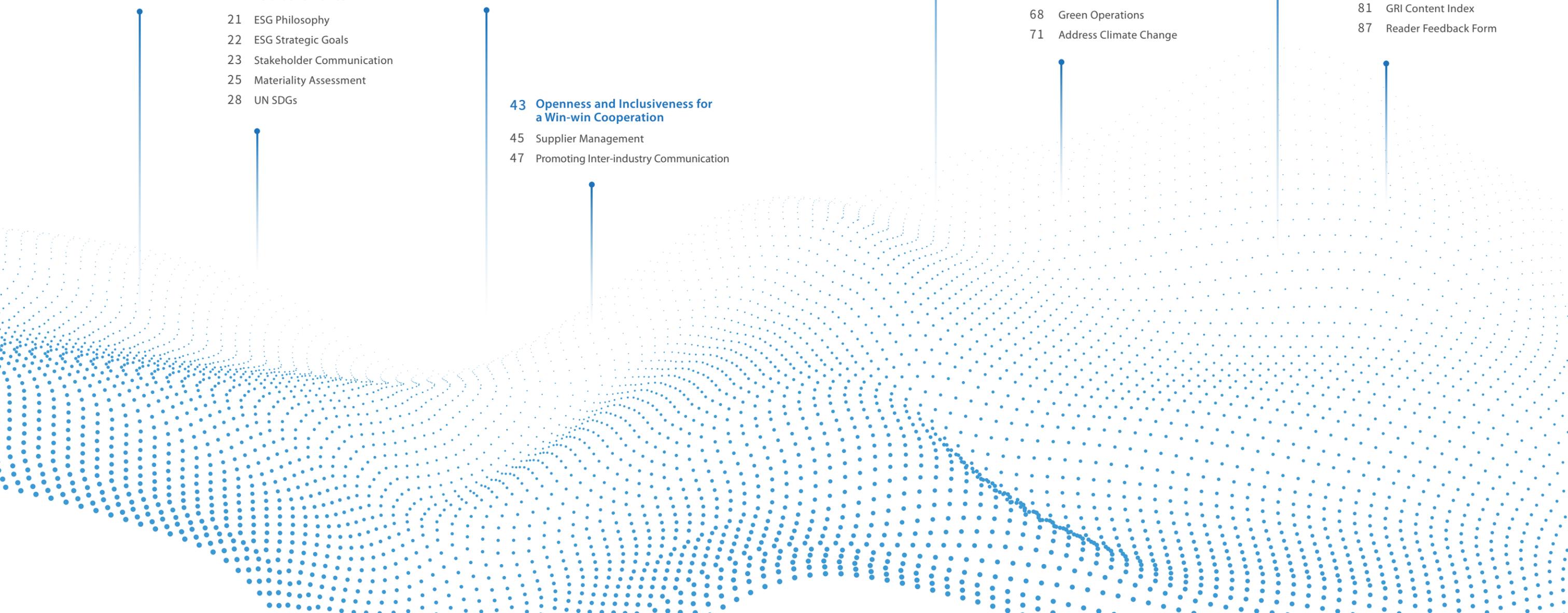
71 Address Climate Change

80 Outlook

81 Appendix

81 GRI Content Index

87 Reader Feedback Form



# Chairman's Statement

The year 2021 was a year of change. The world we are living in today is volatile, full of accelerating changes never seen before in this century amid uncertainties from the COVID-19 pandemic. Among change comes progress, and the fintech industry brought a variety of increasingly progressive new technologies, such as artificial intelligence (AI), cloud computing, and big data, to the core of the financial sector. These exciting new technologies, in turn, made the year 2021 a significantly meaningful and progressive year for Jiayin Group.

Our business began a comprehensive digital transformation journey in 2021 and maintained steady operational performance growth throughout. In 2021, Jiayin Group reported a loan origination volume of RMB 21.9 billion, recorded a revenue of RMB 1,780.5 million, generated a net profit of RMB 467.8 million, and serviced over 11.10 million accumulative borrowers in total. On our journey to high-quality development, Jiayin Group has achieved leapfrogging growth.

Chief Executive Officer of Jiayin Group Inc.

**Dinggui Yan**

We continued to uphold our commitment to ensuring operational compliance and prudent management. Compliant operation is always our bottom line. We strictly abide by the laws and regulations of the places where we operate. Through building a sound compliance system and management process, we progressively enhance our corporate governance and risk control to lay a solid foundation for our sustained development. Under the guidance of compliant management, we have always been determined to follow a refined operation strategy to sustain our growth, develop our corporate culture, and optimize our growth strategies in the face of new trends, new demands, and new challenges. All these help Jiayin Group accelerate our business development.

We pursue technological innovation and promote inclusive development. We've set development goals to advance fintech innovation and inclusive development, create a trillion-RMB market and boost inclusive financial services. To achieve these goals, we will focus on digital technologies and lean operations. With our exploration and innovation in the past decade, we have developed various intelligent technology platforms, including "Chang-E" Intelligent Outbound Call System, "Mingjian" Intelligent Risk Control System, "Dayu" Data Asset Management Platform, and "Tianyin" Intelligent Cash Management Platform to achieve technology-empowered development. We provide effective, intelligent inclusive financial services, and solutions to strengthen enterprises and consumers with our constantly advancing digital capabilities.

We empower small and micro enterprises ("SMEs") and make financial services accessible. To promote national financial inclusion initiatives, we increased our support to serve SMEs, enabling them to solve financing difficulties like limited availability and high costs of funds. We "transfuse blood" to SMEs to nurture their businesses and help them flourish. For overseas markets, we adopt the "going global" strategy to seek opportunities in global financial inclusion. With our presence in global markets that include Mexico, Nigeria, and Indonesia, we play a key role in promoting local financial inclusion across various regions.

We protect employee rights and believe in a diverse workplace. The remarkable achievements of Jiayin Group in the last decade could not have been made without the individual and combined efforts of every employee. We value

our employees, who are full of passion, courage and vigor, and are dedicated to protecting the rights of each one. We are devoted to creating a diverse and comfortable workplace. We provide every employee with equal development opportunities and strive to build a company ecosystem that ensures workplace satisfaction while maintaining a balanced and healthy life. We believe this can help our employees to better focus on work with personal empowerment and achieve their career goals in Jiayin Group.

We answer the call for environmental protection and promote green operations. We believe enterprises and citizens both hold responsibility for protecting the environment. As our planet is facing unprecedented environmental challenges, society at large should join hands in action. Jiayin Group actively responds to the call for environmental protection and applies sustainable, green practices in daily operations. We integrate the concept of sustainability with every link of development to progressively strive for a decarbonized economy and a green, innovation-driven development path.

We stay true to our original aspirations and spread positive vibes. Bearing in mind our original mission to better the world, we proactively act upon our corporate social responsibility roles with all-out efforts. We do our part to advance China's rural vitalization by spreading greater positivity. In 2021, we made continuous efforts to implement the "Jia Public Welfare Program". We went to Longnan in Gansu province, known as "the most barren land", and Hebi in Henan province, an area severely stricken by floods, to run educational charity events. We actively support the rural vitalization strategy, focus on rural and agricultural development, and advance the development of industry with distinctive local features through various methods to promote shared prosperity and make achieving dreams possible.

Perseverance pushes us forward while action and innovation paves the road. Looking ahead, Jiayin Group will continue to pursue innovation while seeking development. In order to give back to society for their trust and support, we are committed to providing better products and services, and delivering continuously improved performance in development. We aim to make greater contributions to the development of the fintech industry with sustainable, prudent, and steady progress.

# About Jiayin Group

## About Us

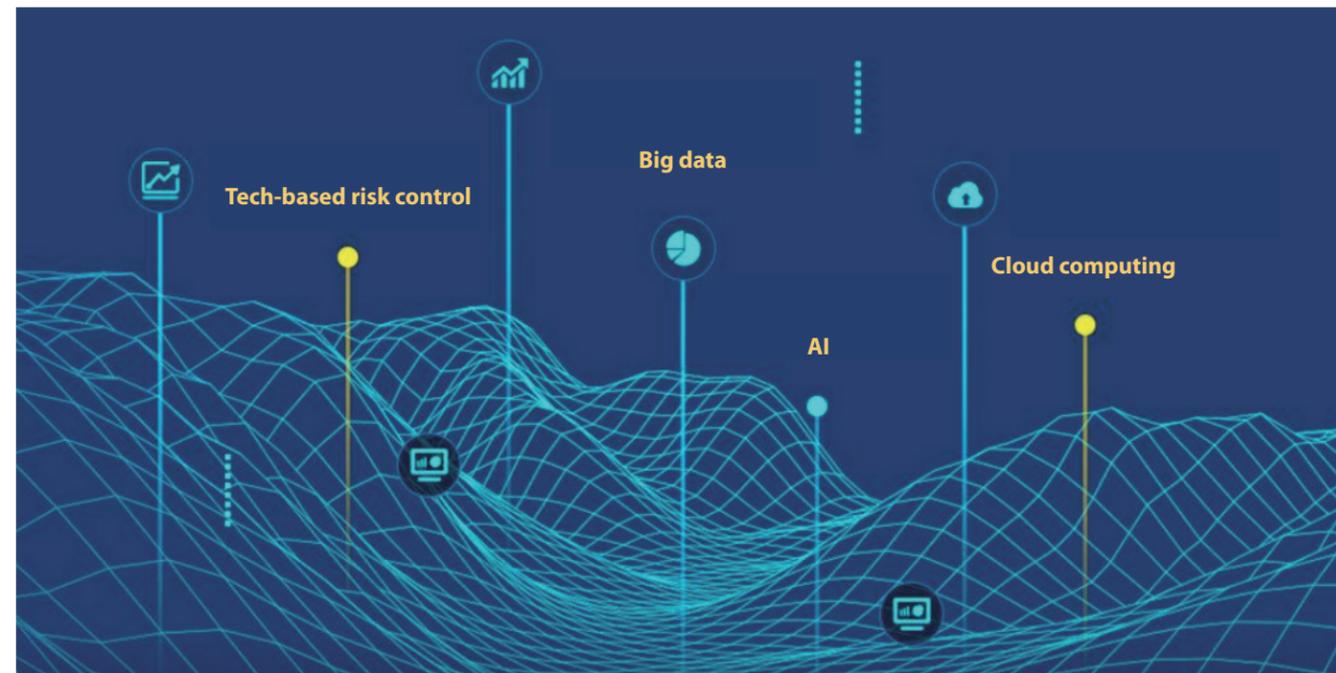
### Company Profile

Jiayin Group is a leading fintech platform in China committed to facilitating connections between borrowers and financial institutions with technologies such as big data, cloud computing and artificial intelligence, enabling borrowers enjoy efficient and convenient financial technology services while helping financial institutions grow rapidly. The Company was established in 2011 and is headquartered in Shanghai. On May 10, 2019, our American depository shares (ADSs) commenced trading on the NASDAQ under the symbol "JFIN".

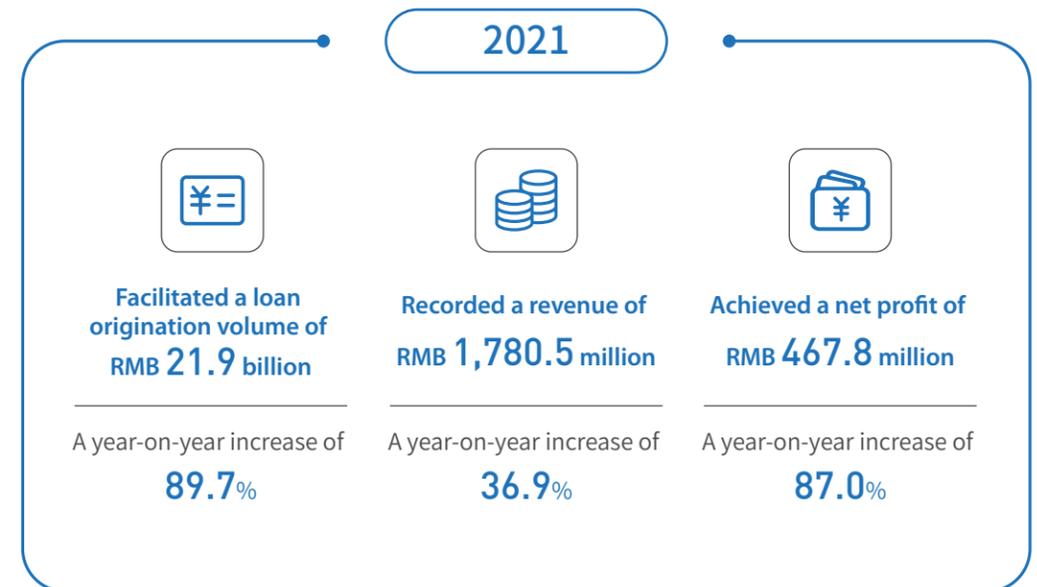
Jiayin Group employs a "data-driven" strategy to build cloud service platforms and financial risk control systems driven by big data. Based in China, Jiayin Group promotes the digital transformation of enterprises with financial technologies and builds a closed-loop consumer finance ecology with an open platform to serve the local real economy and adapt to consumption changes in the Chinese market. In global markets, Jiayin Group has a business presence in Mexico, Nigeria, Indonesia and other countries, and will continue to expand to more countries in the future.



Serviced over  
**11.10 million**  
borrowers in total



### Performance



### Association 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

Development History



## Organizational Structure



## Corporate Culture

### Mission

To realize dreams by creating value through technology and passion.

### Vision

To be a trustworthy partner by providing innovation, empowerment and reliable service.

### Values



#### Creating value

We believe the customer defines the value of what we do. We strive for simplicity and authenticity. We do the right thing.

#### Enabling partners

We support each other. We strive for win-win results. We believe the journey of creating value not only includes helping customers to succeed but also our employees to learn and grow.

#### Openness and inclusive

We value individual differences and mutual understanding. We listen to different voices. Together, we are greater than the sum of our individual parts.

#### Embracing changes

We act with a "player" mentality. We embrace change. We learn and grow through changes.

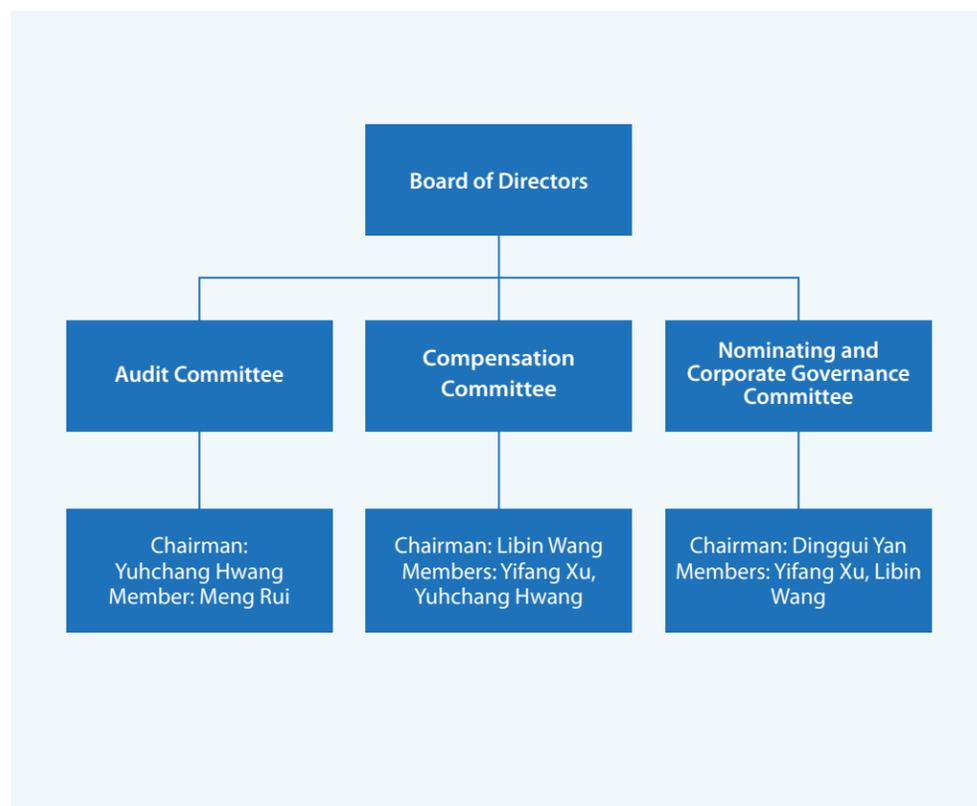
#### I am Jiayin

We don't set limits. We value bias for action. We take accountability when facing challenges and obstacles.

# Corporate Governance

## Governance Structure

Jiayin Group has established a sound corporate governance structure and formed a business system with which the board of directors as the decision-making level. The Company has established an audit committee, a remuneration committee, and a nominating and corporate governance committee under the board of directors. Three committees, consisting of board members with relevant experience, are accountable to the board of directors and perform supervisory duties in accordance with the articles of the Company and the committees.



## Diversified Governance

Board diversity is essential to our sustainable development. We attach importance to the views of members from diverse backgrounds, including gender, age, cultural and educational backgrounds, professional experience, skills, knowledge and tenure. Different perspectives, backgrounds and professional knowledge will ensure the sound decision-making of the Board of Directors, promoting the high-quality development and sustainable growth of Jiayin Group.

Name	Gender	Age	Title	Financial Expert	Industry Expert	Risk Management Expert
Dinggui Yan	Male	53	Director		Y	Y
Libin Wang	Male	35	Director	Y	Y	
Yifang Xu	Female	44	Director		Y	Y
Yuhchang Hwang	Male	67	Independent director	Y		
Meng Rui	Male	54	Independent director	Y		

 The proportion of female directors is **20%**

 Held the meeting of the Board **8** times

 Communicated **310** times with investors

 Responded to phone calls from investors **13** times

## Business Ethics

### Compliance Management

On the basis of complying with the laws and regulations of the area where Jiayin Group operates, we continuously improve the compliance system and management process, build compliance culture, and enhance compliance operation and management to strengthen the foundation of sustainable development. In 2021, the Company made efforts to improve compliance management and promote enterprise governance according to laws. We regularly conducted publicity and education activities on law, built a database of policies and regulations classified based on business units and business scenarios, and set up a special compliance team to carry out special compliance promotions and reviews, thereby comprehensively improving employees' awareness of compliance and providing a firm guarantee for the law-based enterprise governance. During the Reporting Period, the Company conducted 6 compliance training sessions.



Observing the bottom line of compliance, Jiayin Group held a knowledge quiz of "Talents for Compliance"

Jiayin Group attaches great importance to compliance. In July 2021, we launched a series of special lectures to promote industry policies and norms, and conveying the ideas and key points of compliance across the Company. In order to further deepen the understanding of the "Negative Behavior List" and "Positive Behavior Code", the Company held the "Talents for Compliance" quiz. The quiz finally selected 8 "Talents for Compliance" and 7 excellent respondents from participants answering online in a fair and just manner.



### Anti-corruption

In business operations, Jiayin Group always abides by laws and regulations, upholds integrity, strictly requires employees to follow relevant national laws and regulations, and formulates internal business ethics and integrity management policies such as the *Administrative Measures for Punishment on Employees' Non-compliance*, and the *Administrative Measures for Registration, Delivery and Disposal of Gifts Received in Official Functions*. We have "zero tolerance" for all forms of bribery, corruption and business ethics violations. In the Company, we require business personnel to sign the *Integrity Commitment*, promote anti-corruption on the "Fangyuan Zhijia", our WeChat official account, and initiate professional ethics training for new employees. Outside the Company, we have created terms prohibiting commercial bribery in contracts signed with external partners.

### Anti-money Laundering and Anti-terrorist Financing

For the purpose of promoting and regulating acts in anti-money laundering and anti-terrorist financing, and improving our capabilities to prevent money laundering and terrorist financing risks, we have formulated the *Administrative Measures for Anti-Money Laundering and Anti-Terrorist Financing of the Company* based on the *Anti-Money Laundering Law of the People's Republic of China*, *Provisions on Anti-Money Laundering for Financial Institutions* and other laws and regulations. We have also set up a leading group for anti-money laundering and anti-terrorist financing. This group is composed of the chairman and 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, and effectively implementing the Company's anti-money laundering and anti-terrorist financing internal control policies.

### Reports and Complaints

Jiayin Group always upholds integrity and compliance, and is committed to creating an open and honest environment. The Company has set up a clear reporting channel and investigation mechanism which enables whistleblowers to report by telephone, e-mail, anonymous letters, WeChat official account, chairman's mailbox, etc., and has established an independent third-party investigation team to conduct investigations and audits.

We encourage all employees to actively report and complain in good faith about fraudulent and unethical behaviors they find or are informed of. In order to encourage whistleblowers, we implement a policy to reward them. In order to protect whistleblowers, we adhere to the principle of confidentiality and take strict measures to protect the confidentiality of whistleblowers. For real-name reporting, if necessary, we transfer whistleblowers to a different post or change the level to which the whistleblower reports.

#### Reporting channels



Email: jubao@jiayinfintech.cn

Telephone: 021-61902450

Online: Integrity of Jiayin - I will report - Report online

## ▪ Risk Management

To systematically and professionally promote risk management, Jiayin Group has formulated a number of risk management policies and management policies, such as the *Internal Audit Charter*, *Internal Audit Management Procedures*, *Employee Information Security Handbook*, *Administrative Measures for Punishment on Employees' Non-compliance*, *Administrative Measures for Departure Audit*, and *Administrative Measures for Registration, Delivery and Disposal of Gifts Received in Official Functions*, so as to facilitate the Company to establish a systematic, standardized and efficient risk management mechanism. We implement the risk management framework with "three lines of defense", and manage potential crisis according to the process of "pre-control, in-process monitoring, post-audit review and anti-risk culture building", so as to ensure that we effectively implement the risk management policies in all aspects of business operation.



### Risk and crisis management process

For risks identified by regulatory agencies, we have formulated the *Administrative Measures for Handling Petitions and Complaints* to deal with complaints received from regulatory agencies. Every year, the internal audit department will identify the risk matrix based on the actual operation, and then implement control measures for medium and high-risk processes while carrying out some compensating controls for low risks.

## Awards and Honors

No.	Time	Granted to	Award Name	Granted by
1	January 2021	Geerong	Best Collaborative Partner Award	The First Yangtze River Delta Fintech Innovation and Application Competition Finals and Technology Empowering Mainstream Finance Summit Forum
2	March 2021	Geerong	Best Science and Technology Credit Award	2021 Bank Digitalization and Financial Technology Innovation Summit "Jinding Award" Selection
3	March 2021	Dinggui Yan, the Chairman	Outstanding President Award	The Second Yangtze River Delta Jiangsu Entrepreneur Convention and the Second Member Congress of the Third Jiangsu Chamber of Commerce in Shanghai
4	April 2021	Jiayin Group	2020 Special Contribution Award	The Fourth Meeting of the Fourth Council of Shanghai Modern Service Industry Association (Enlarged)
5	April 2021	Geerong	Best Risk Control Practice Award in Digital Finance	01 Caijing Spring Summit
6	April 2021	Geerong	Best Innovative Brand Award	The Third China Brand Building Forum - "Chinese Brand, Global Reputation" Summit sponsored by International Finance News under People's Daily
7	April 2021	Jiayin Group	2021 HR Management Outstanding Award	"2021 HR Management Outstanding Award Winning Enterprise Summit and Awards Ceremony" hosted by China Human Resources Service Provider 51Job
8	May 2021	Jiayin Group	Best China Concept Financial Stock	The First The rating of "2021 Best China Concept Stocks List" of 2021 Zhitong Finance Summer Investment Strategy Meeting
9	October 2021	Geerong	TOP 20 List of 2021 Intelligent Risk Control Pioneer Organizations	The First China Credit Economy Development Summit and the Third Digital Credit and Risk Control Annual Meeting in 2021
10	November 2021	Jiayin Group	"2021 Excellent Competitive Financial Technology Enterprise" Award	2021 (19th) China Enterprise Competitiveness Annual Conference Week
11	November 2021	Jiayin Group	Pioneer Enterprise of Social Responsibility of the Year	The 4th China Corporate Social Responsibility Pioneer Forum and 2021 Awards Ceremony
12	December 2021	Geerong	The Most Competitive Financial Technology Institution of the Year	The 4th Digital Finance Industry Golden Award
13	December 2021	Geerong	Best Banking Intelligent Risk Control Innovation Award in 2021	2021 (4th) Annual Meeting of Retail Banking Leaders
14	December 2021	Jiayin Group	Outstanding Financial Innovation Case Award	The 10th Financial Leadership China "Golden Wisdom Award"
15	December 2021	Jiayin Group	TOP Internet Employer of East China in 2021	Lagou - 2021 Awards Ceremony of China Internet TOP Employer

# ESG Governance

## ESG Philosophy

### ESG Philosophy

With the philosophy of "To realize dreams by creating value through technology and passion", Jiayin Group is committed to enabling more people to access inclusive financing by using advanced financial technologies. We promote sustainable development of the society and the industry through our own sustainable behavior and product's accessibility, so as to realize value and dream jointly with society, industry, users, investors and employees.

### ESG Governance Structure and Responsibilities

In order to achieve sustainable development and create more social and economic benefits for society, Jiayin Group has established an ESG governance structure involving the board of directors, the ESG decision group, the ESG implementation team and all employees. Jiayin Group will also set up an ESG committee in due course depending on various factors including our development level, regulatory policies and social expectations.



## ESG Strategic Goals

Aspect	Strategic Goals	Progress in 2021
Environment	<ul style="list-style-type: none"> <li>Achieve carbon neutrality in the entire value chain of the Company by 2050</li> </ul>	Emitted 452.77 tons of CO <sub>2</sub> Consumed 6,462.44 tons of water Used 66.72 tons of paper
Society	<ul style="list-style-type: none"> <li>By 2030, we will progressively promote the four social responsibility goals of precision poverty alleviation, rural revitalization, improvement of employees' comprehensive ability, and the promotion of SMEs and urban new citizens' priority strategy</li> </ul>	Responded to the call of inclusive financing to serve SMEs users  Purchased 20,000 kg of agricultural products in Hongze Lake area, Huai'an City, Jiangsu Province, and donated to the Educational Aid Foundation for rural children's assistance programs, and donated money to the Caoze community to build roads to improve rural infrastructure
Governance	<ul style="list-style-type: none"> <li>Improve the structure of board members to ensure diversified governance</li> <li>Establish a fair and sustainable salary system and employee career development platform</li> <li>Systematically integrate internal control departments and related policies</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, three-dimensional and multi-level capital market communication system</li> </ul>	The percentage of female directors was 20%  The employee training coverage rate was 39%  The per capita training hours of employees were 13.39 hours  Conducted 6 compliance trainings  Communicated 310 times with investors

# Stakeholder Communication

The sustainable development of enterprises is inseparable from the communication, engagement and cooperation of stakeholders, thus Jiayin Group attaches great importance to the expectations and demands of stakeholders, subsequently establishes effective information disclosure channels, develops timely, transparent and efficient stakeholder communication mechanisms, and conducts communication with stakeholders through various channels to win the trust and support of stakeholders and to promote the continuous improvement of our ESG management.

								
Stakeholders	Government/ regulator	Shareholder/ investor	Customer	Supplier/partner	Community and the public	Media	Peer/ trade association	Employee
Issues of Concern	Compliance management Information security Risk management Inclusive financing	Economic benefit Corporate governance Compliance management Risk management Information disclosure	Customer service and satisfaction Data security and privacy protection Financial product responsibility and safety Inclusive financing	Win-win cooperation Sustainable supply chain Technology innovation	Inclusive financing Public service Diversity and inclusiveness	Inclusive financing Impact of enterprises on society	Intellectual property management Network security Technological innovation Industry exchange	Remuneration and benefits Health and safety Talent development and training Diversity and equal opportunities
Communication and Response Method	Policy Seminar Government communication Supervision and inspection Daily work report	General meeting Quarterly results Announcement/annual report Investor roadshow conference Analyst meeting E-mail/telephone/visit Other announcements of the Company	Social media Official website of Jiayin Group E-mail/telephone Application	Evaluation of suppliers Public tendering and bidding Cooperative development	Public service activities Employee volunteer activities	News release/announcement Interview Official website of Jiayin Group	Industry conference Industry forum Round table meeting	Remuneration management Chairman's mailbox Employee training Employee activities
Frequency	Multiple times per month	Multiple times per year	Multiple times per week	Multiple times per month	Irregular	Multiple times per year	Irregular	Multiple times per year

 Note: "Customer" here refers to the users of Jiayin Group online platforms.

# Materiality Assessment

## Screening of Material Issues

Comprehensively taking features of fintech industry, business characteristics and strategic direction into consideration, the Company has selected 17 ESG issues with the following evaluation methods:



ESG Aspect	Environment	Society	Governance
ESG Issues	<ul style="list-style-type: none"> <li>Green operations</li> <li>Addressing climate change</li> </ul>	<ul style="list-style-type: none"> <li>Data security and privacy protection</li> <li>Financial science and technology innovation</li> <li>Financial product responsibility and safety</li> <li>Customer service and satisfaction</li> <li>Inclusive financing</li> <li>Public service</li> <li>Employees' health and safety</li> <li>Employee training and development</li> <li>Diversity and equal opportunities</li> <li>Attraction and retention of talents</li> </ul>	<ul style="list-style-type: none"> <li>Corporate governance</li> <li>Compliance management</li> <li>Risk management</li> <li>Business ethics and anti-corruption</li> <li>Sustainable supply chain</li> </ul>



## Stakeholder Identification

Considering the extent to which stakeholders are “influenced by our business” and “affect our business”, we have identified the stakeholder groups involved in the materiality assessment.



## Stakeholder Analysis

Jiayin Group has invited representatives of internal and external stakeholders to participate in the materiality assessment through a questionnaire about ESG issues which covers two aspects, namely “importance to Jiayin Group” and “importance to stakeholders”, aiming to learn about the expectations and concerns of stakeholders on our ESG issues. A total of 1,151 questionnaire responses were collected.

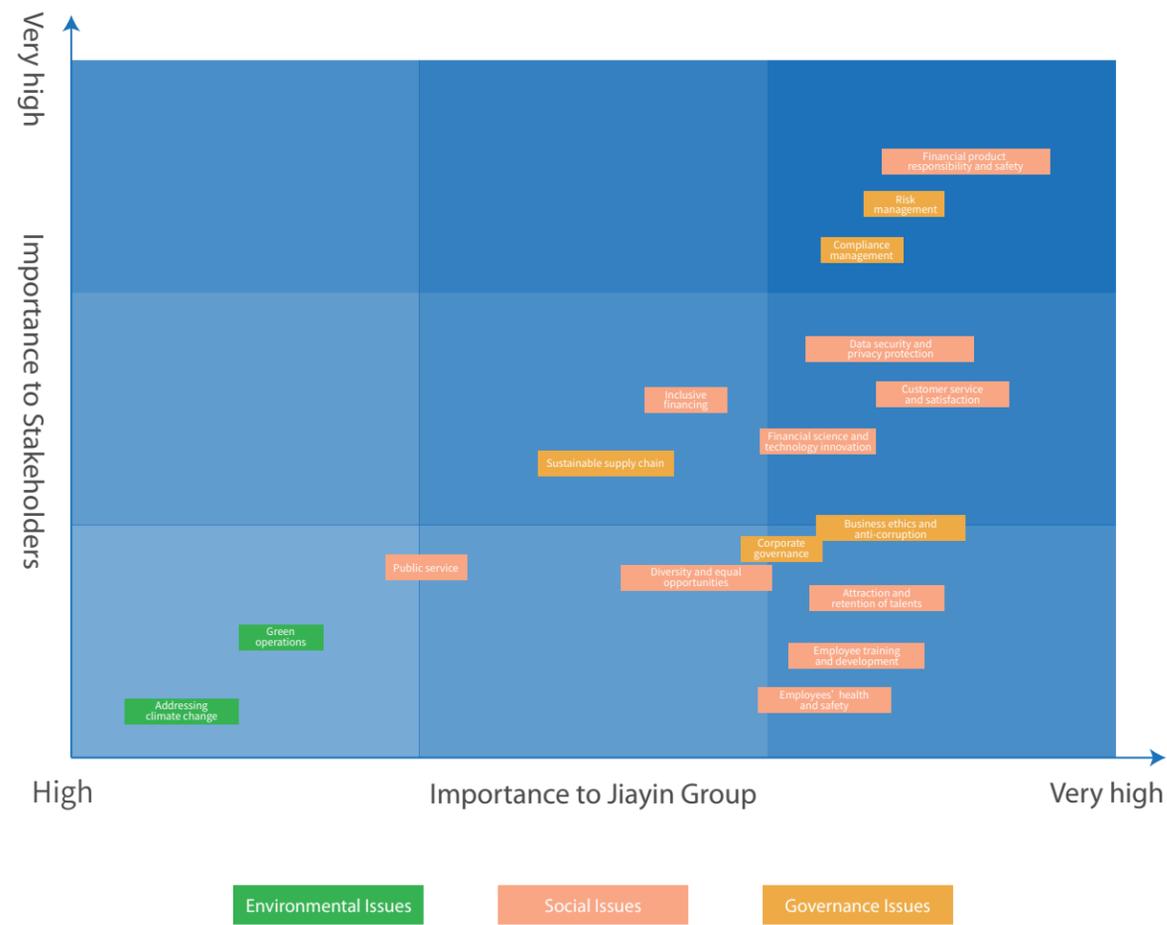


## Materiality Assessment

Through analyzing the results of materiality questionnaires completed by internal and external stakeholders, the importance priorities of environmental, social and governance issues were determined, and a materiality assessment matrix was developed.

## Internal Confirmation

Materiality assessment results were reviewed and confirmed by the ESG decision group and the ESG implementation team.



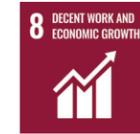
Materiality assessment matrix

## UN SDGs

Being an enterprise with a strong sense of social responsibility, Jiayin Group actively responds to UN SDGs, and is committed to dealing with the challenges of sustainable development in the social and environmental fields.

	<ul style="list-style-type: none"> <li>Offer loan products for more individual borrowers and SME owners</li> <li>Facilitate rural revitalization through agricultural product procurement and infrastructure construction</li> </ul>
	<ul style="list-style-type: none"> <li>Provide employee physical examinations and mental health consultations, improve office environments, and adopt other welfare measures to protect employees' physical and mental health</li> </ul>
	<ul style="list-style-type: none"> <li>Provide a variety of training courses for employees</li> <li>Promote children's education in remote areas and continue to conduct charity events for education</li> </ul>
	<ul style="list-style-type: none"> <li>Promote initiatives to attract and retain diversified talents</li> <li>Focus on the leadership and career development of the new generation of women</li> </ul>
	<ul style="list-style-type: none"> <li>Properly implement loan security and risk control</li> <li>Provide competitive salaries and benefits to all employees</li> </ul>
	<ul style="list-style-type: none"> <li>Independently develop various digital technology platforms</li> <li>Participate in industry cooperation and exchange</li> </ul>
	<ul style="list-style-type: none"> <li>Promote suppliers to fulfill corresponding social responsibilities</li> <li>Energy conservation, emission reduction and green operation</li> </ul>
	<ul style="list-style-type: none"> <li>Set goals and action plans for "achieving carbon neutrality in the entire value chain of the Company by 2050"</li> </ul>

# Technology Enabling Financial Accessibility



Fintech is an important prerequisite for increasing financial inclusion. For the purpose of enhancing the accessibility of digital inclusive finance, Jiayin Group focuses on the innovation of AI, cloud computing and other Internet technologies to reshape fintech service scenarios, to ensure risk management control with refined and intelligent operation and to improve loan transaction efficiency, accordingly providing efficient and intelligent inclusive financial services and solutions to more enterprises and users worldwide.



# Inclusive Financing

We are aware of the importance of inclusive finance in optimizing the allocation of financial resources, contributing to the economic development of society and achieving common prosperity for people. As an Internet fintech company, we are taking effective actions and measures to make financial services accessible to broader user groups and boost the business growth of financial institutions. We strive to provide a more efficient, convenient and secure service platform for our users, thereby achieving sustainable development of digital financial inclusion. As of December 31, 2021, we have provided borrowing services to more than 11.10 million people.



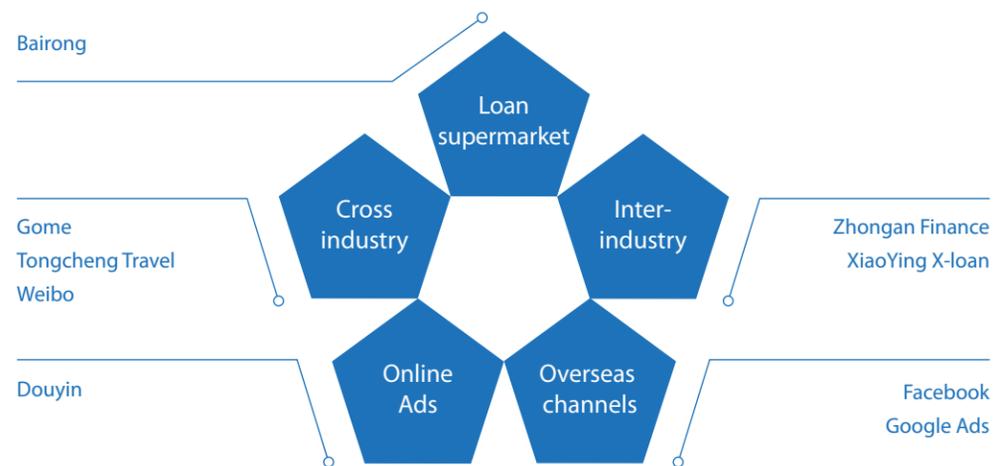
By the end of 2021, our borrowers totaled more than **11.10** million



In 2021, our new borrowers amounted to approximately **1.00** million

# Distribution Channels

Potential borrowers can access information about our services through various channels, including App stores, online Ads, overseas search engines, overseas social networking software, etc. By the end of 2021, we had more than 30 channel partners. Borrowers can access information about our services through various channels, including Apps and WeChat Official Accounts.



# Support for SMEs

SMEs have become an important pillar of the national economy in promoting economic development, employment and technological innovation. In order to support the long-term development of SMEs and to address the financing obstacles including limited accessibility and high cost of funds, Jiayin Group actively responds to the national policy call for financial inclusion. Since 2021, Jiayin has started to provide services for SMEs, and continuously promotes financing access into the development of SMEs. Looking forward, we will further improve the profile of our SME borrowers base with the help of intelligent risk control technologies. Also, we will continue to increase the proportion of our SME borrowers base and serve more SMEs, contributing to promoting economic growth.

Since the outbreak of COVID-19, the market environment has become more uncertain, and users are under increasing pressure to repay their loans. To alleviate the pressure of users who failed to make timely repayments due to the pandemic, we have introduced numerous relief measures to help users and funders overcome the difficulties by maintaining user credit and offering penalty and interest waiver schemes.

# Overseas Financial Markets

While establishing a foothold in the domestic financial market, Jiayin Group upholds the philosophy of "Going Global" to focus on the global inclusive financial markets. Currently, our overseas business has covered Mexico, Nigeria, Indonesia and other countries. We are partnering with local service providers, including Google Ads, Facebook, AppsFlyer, STP, Conekta, OpenPay, etc., to provide local users with fast loan services as well as contribute to local financial accessibility with progressive new technologies.

## Technological Innovation

Technology enables smart finance. Relying on cutting-edge digital technologies such as AI and big data processing, Jiayin Group builds various digital technology platforms through independent research and development to further empower the development of digital and intelligent fintech. By the end of 2021, we have realized technology empowerment from five service systems, including operation support, loan support, post origination support, innovation support and technology support. We have increased our digital capability to a new level.

### Technological achievements (partial)

#### “Chang-E” Intelligent Outbound Call System

Change-E is an intelligent customer service robot product provided for enterprise customers based on AI technology. The intelligent call system uses various AI technologies such as voice recognition, semantic understanding, and voice synthesis, which interacts with the user with natural voice throughout the process to handle business consultation, inquiry and processing.

#### “Mingjian” Intelligent Risk Control System

With data accumulation and model optimization, “Mingjian” intelligent risk control system has achieved the risk management through the life cycle of loans involving application stage, customer management stage, risk monitoring, and early warning stage to empower multiple operating processes.

#### “Dayu” Data Asset Management Platform

Dayu is a one-stop governance and operation platform for full life cycle data management, including data standards, modeling, data quality monitoring, data asset management and data security. With effective data asset management, it provides visual data maps.

#### “Tianyin” Intelligent Fund Management Platform

The intelligent institutional fund management platform provides universal management capabilities for funds from all types of financial institutions. While complying with relevant fund rules, it guides the matching of funds with various types of assets in the market.

## Intellectual Property Protection

To provide more comprehensive protection of intellectual properties under Jiayin Group, we have formulated the *Intellectual Property Management Measures* and *Regulations on the Management of Safeguarding Intellectual Property Rights* for the application, management and maintenance of intellectual property rights as well as protection and infringement of intellectual property rights against the Company. We encourage innovative research and development and intellectual property applications. As of December 31, 2021, we had 289 intellectual property rights, including 161 trademarks, 77 software copyrights, 22 patents and 29 domain names.

**289** intellectual property rights



**161** trademarks



**77** software copyrights



**22** patents



**29** domain names



## Intelligent Risk Control

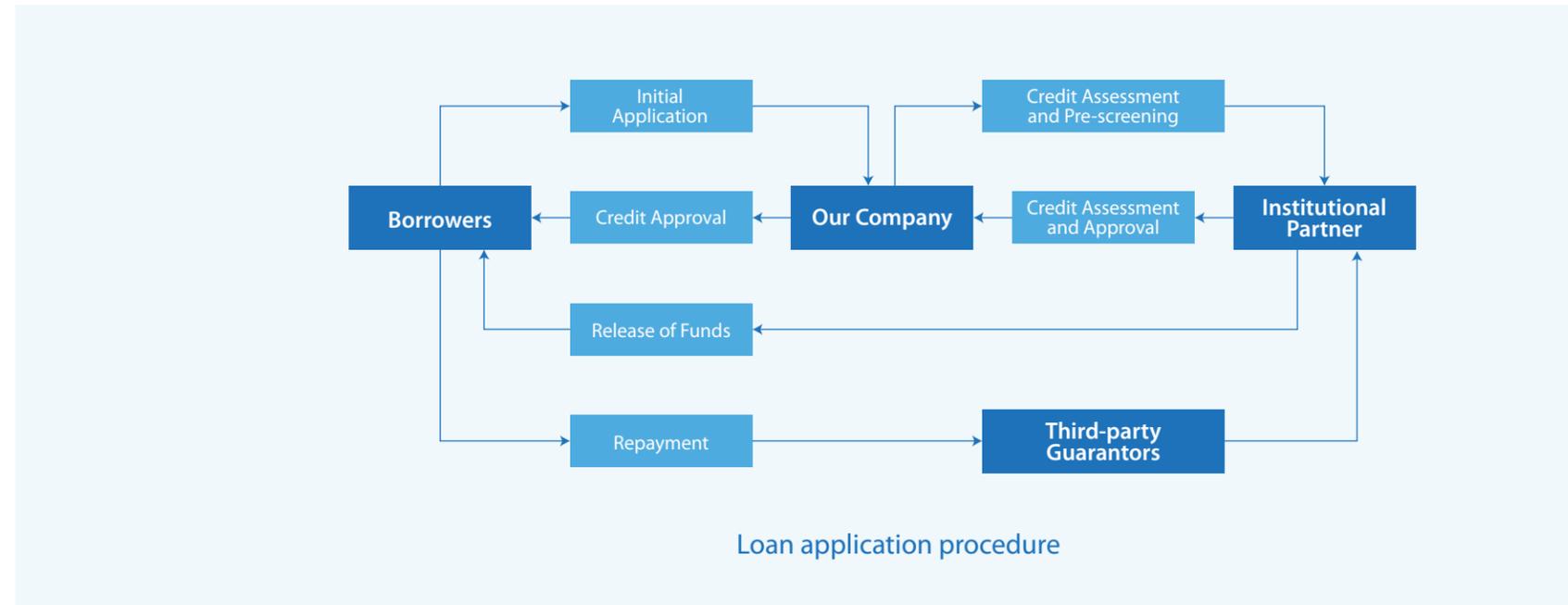
Risk management is an important means by which we protect third-parties including investors and institutional partners. Our risk rating refers to Jiayin Group’s internal model rating system and the results of external third-party data sources to comprehensively measure a user’s risk acceptance and capability of repayment. Among the users who have passed the risk control approval, labels of different risk levels are given to users according to the level of the users’ overdue risk.

In 2021, based on traditional scorecards and original learning algorithm, we have incorporated advanced learning algorithms, natural language processing technology and multi-relational graphs into the feature engineering and model construction to maximize the value of data mining, optimize access strategies and effectively identify creditworthy borrowers. The credit scores of our existing borrowers range from 0 to 100, while 100 represents the lowest credit risk and 0 represents the highest. Borrowers with a credit risk rating below 0 are considered to have a low willingness or capability of repayment and therefore we usually reject such borrowers.

During the Reporting Period, the distributions of our users’ credit risk were as follows:

Credit risk ratings	RMB million	Percentage
60 or above	14,980	68.4%
40-60	5,571	26.2%
20-40	1,076	4.9%
0-20	108	0.5%
Total	21,915	100.0%

Our rigorous risk management procedure starts with the pre-loan process. Loan applicants can register with a valid mobile phone number. First-time applicants are required to present their identity cards via their phone camera or webcam for identity verification. The images of their identity cards will be authenticated against the database of the Ministry of Public Security. In addition, applicants are required to do specific poses to complete biometric recognition to detect whether they match the documents provided by applicants. In addition to identity verification, loan applicants are required to provide some basic information for credit assessment, such as educational level, marital status, occupation, address, bank card information, etc. If a loan applicant has previously applied for a loan through us, there is no need to repeat the above procedures, but simply add or update his/her personal information. In addition, for the requirements of certain loan products, we may request additional supplementary documents accordingly, such as credit card information, payroll, etc.



During the loan process, our credit rating model will continue to assess behavioral risk after credit granting and adjust the strategy based on the risk. We will promote repayment during the loan for high-risk users. In addition, we provide real-time alerts at both business and technical levels through our “real-time data quality monitoring system” and “data monitoring reporting system”.

After a model system is developed, our risk control department fully evaluates, adopts and monitors the model based on its performance in various dimensions including differentiation capability, stability and ranking capability. We constantly analyze and evaluate the causes and make adjustments or iterative updates to ensure that all models online are performing efficiently.

With the continuous update and iteration of financial market fraud methods, our intelligent risk control technologies are also constantly upgraded. Combining AI and big data, the “Xingkong” knowledge graph platform independently developed by Jiayin Group plays a crucial role in risk control and anti-fraud. The “Xingkong” knowledge graph platform comprehensively depicts users’ real data and social networks through correlation analysis technology, building powerful anti-fraud identification capabilities.

By the end of 2021, the anti-fraud platform of Jiayin Group has captured more than **220,000** fraud intelligence clues and has successfully identified more than **600** fraud groups. The “Mingjian” intelligent risk control engine has identified and blocked more than **3.70** million borrowers in total, and we manually intercepted and stopped nearly **15,000** potential fraud victims, avoiding losses of nearly RMB **150** million for users.

# Information Security and Privacy Protection

In the era of Internet and data, society has put higher demands on information security and privacy protection. Jiayin Group attaches great importance to information security and personal privacy protection, committing to becoming a secure and trusted financial platform for users through continuous improvement of security and reliability.

## Information Security

Information security is a top priority for the Company's business development. We have established a sound information security management system and an information security governance structure composed of an information security committee, an information security team and divisions of the Company.

### Information Security Committee

As the highest management body for information security, the Information Security Committee is responsible for the overall information security of the Company, coordinating the internal information security of the Company, making decisions on information security management related issues, reviewing and supervising significant information security incidents

### Information Security Team

Responsible for drafting information security management standards, assisting the audit work of the Inspection Department of the Compliance Center, organizing and promoting information security work, etc.

### Divisions of the Company

Responsible for daily information security, maintaining information assets, reporting information security incidents, etc.



Jiayin Group complies with the *Data Security Law of the People's Republic of China*, and has established and improved the information security management norms referring to the standards from *GB/T 22080-2016/ISO/IEC 27001:2013 Information technology - Security techniques - Code of practice for information security controls*, and formulated the *Information Security Management Manual*, *Organizational Security Management Procedures* and other practices, continuously strengthening the Company's information security construction capabilities. In 2021, Jiayin Group launched data governance projects to fully benchmark the data security management certification standards of the China Academy of Information and Communications Technology. In 2022, we were successfully selected into the list of the first batch of "Data Security Management Capability Certification" enterprises by the China Academy of Information and Communications Technology.

## Information Security Audit

We regularly organize information security audits, including one internal audit and one external audit per year, and one full coverage information security audit every three years. In 2021, we conducted two information security audits, and the overall internal audit results endorsed the effective operation of the information security system. Corrective and preventive measures have been developed and implemented for some of the abnormal items inspected. In addition, we have been granted the authentication of information security management system by external auditors.

## Network Attack and Defense Drill

To ensure the reliability of the network environment and the authenticity and security of data, Jiayin Group regularly conducts network attack and defense drills to guarantee information security. In 2021, we successfully conducted two network attack and defense drills, and completed a series of contingency plan tests for emergencies. We rectified the identified security issues in a timely manner and worked diligently in all phases, and our network security emergency response and coordination capability have been effectively enhanced and improved.

## Information Security Training

We place an emphasis on security education and promotion for employees, regularly carry out information security training and release information security related knowledge in a timely manner to continuously improve the security awareness of employees. In 2021, we conducted five training sessions on information security and privacy protection, including a special training session on data compliance, a training session on trending legal issues on data security and personal information protection, a discussion on trending issues on the *Personal Information Protection Law* and new credit regulations, etc. We place particular emphasis on corporate data security and have strengthened our employees' awareness of data compliance and legal compliance through various training sessions.



Information security education

## Privacy Protection

We attach great importance to the security of personal privacy, strictly comply with privacy-related laws and regulations and have formulated the *Privacy Policy*. A series of measures have been taken to protect the privacy of individual users:

- Sensitive personal information is encrypted, and a variety of user authentication measures are implemented according to the level of data security
- Access control mechanisms are set up to ensure that only authorized personnel have access to personal information, preventing data from unauthorized access, public disclosure, modification, damage or loss
- A professional team is formed to develop and apply a wide range of security techniques and procedures. Background investigations are conducted on the personnel in charge of information security management and the personnel in key security positions, while strict confidentiality agreements are signed
- Training sessions on data security awareness and privacy protection for employees are conducted on a regular basis to enhance their awareness of personal information protection



In the event of a personal information security incident, we will, in accordance with the requirements of laws and regulations, promptly inform the user of the incident, the possible impacts, and the measures we have taken or will take, through SMS, telephone, email and other means. We will also promptly address security risks such as system loopholes, network attacks, virus attacks and network intrusions, and take remedial measures in a timely manner in accordance with our contingency plan. Users can also contact us via the personal information protection email address (security-group@jiayinfintech.cn) or service hotline (400-062-7626) if they have any questions about the leakage of personal information.

In 2021, there were no incidents of leakage of user information.

## Customer Satisfaction

We are committed to providing high-standard quality services to users, continuously optimizing user communication channels, and efficiently and conveniently addressing users' demands, so as to continuously improve the quality of our services and increase user satisfaction.

### Customer Service System

We have established a series of management measures such as *User Service Department Staff Management Measures*, *User Service Centre Site Management Measures* and *User Service Centre Quality Control Management Measures*, and set up various user service channels such as the official hotline, APP online user service, and public email and community forums to understand user demands and feedback in a timely and comprehensive manner. In order to improve the quality of our services, we attach great importance to user service quality checks and impose strict requirements on our user service staff. We carry out AI full coverage recording of calls, complete intelligent quality check through technical means, and manually review problematic content.



We are constantly optimizing and normalizing the service standards of our team and provide various types of training for user service staff to improve service. During the Reporting Period, we have held 41 new business training sessions, 20 new employee training sessions, and 12 quality and check sharing and training sessions.

## Complaint Management

We have established the *User Complaint Response Scheme* for user complaints, which requires 100% responsive handling of complaints. As regards 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. During the Reporting Period, we had a 100% complaint handling rate and a 92.87% complaint resolution rate. We also analyze common complaint problems on a daily, weekly and monthly basis to improve business.

## Sustainable Collection

Loan collection is an important part of the life cycle of a loan and an important means of preventing credit risk. It is required that collection work is conducted in a humanistic, compliant and effective manner. We require external collection service providers to be professional and efficient, and conduct regular full-coverage reviews of collection recordings to ensure the standardization of collection agents' operations, so as to achieve civilized, lawful and effective collection.

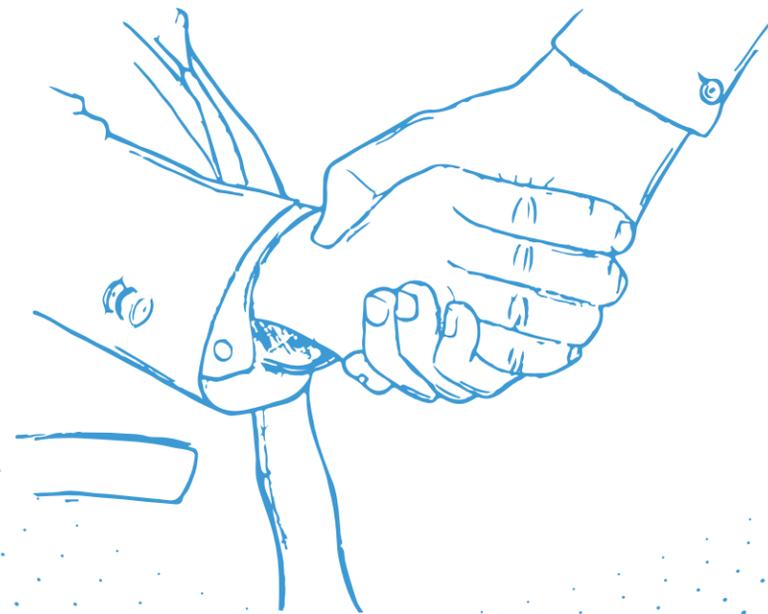
We have independently developed the "Chang-E" intelligent call system, which has effectively improved the work efficiency for external post origination service partners. "Chang-E" integrates the market's strategy allocation rules to meet the flexible allocation needs of the business. The system integrates accurate and clear voice recording and text-to-speech technology (TTS), uses only high-quality voice line providers, and reaches users in multiple ways such as post-call SMS, significantly reducing labor costs and improving post origination efficiency.



# Openness and Inclusiveness for a Win-win Cooperation



Achievement with partners is one of the important values of Jiayin Group beyond development. During its ten years of development, Jiayin Group has always adhered to an open and inclusive attitude, joining hands with suppliers and partners to achieve win-win cooperation and promote sustainable development of the industry.



# Supplier Management

In strict compliance with the laws and regulations, Jiayin Group has formulated the *Centralized Procurement Management Measures* and established the Centralized Procurement Committee, the highest decision-making body for our centralized procurement. We have established a pool of qualified suppliers with which we improve the supplier entry and exit mechanism and select outstanding suppliers on the basis of price, quality, technology and integrity. In addition, we prevent the leakage, damage and loss of supplier information through reasonable and effective information security techniques and management processes.

Centralized Procurement Management Committee	
Department Members	Head Member
Heads of Finance Centre, Chairman's Office, Internal Control and Compliance Centre, Group Supervision Department, Centralized Procurement Centre, Technical Centre and other departments	Chief Executive Officer

2021

---



More than **150** suppliers for centralized procurement

More than **40** new suppliers were added

Approximately **30** suppliers were eliminated

**100%** integrity signing rate of suppliers' commercial contracts



We established a supplier grading system to conduct hierarchical management of suppliers, providing a standardized basis for supplier selection. We annually organize regular and occasional assessments on our partner suppliers, and determine them as eligible, alternative or eliminated based on a comprehensive grading. Once the eliminated supplier is re-commissioned, it will be rigorously inspected and assessed. During the procurement, we give priority to suppliers who are socially responsible and purchase "green products or green-made products" to strengthen environmental protection and social responsibility of suppliers, and promote their fulfillment of social responsibility.

### Supplier assessment and selection criteria

Score of the Supplier	Grade	Assessment Result
>80	A	Eligible for further partnership
60~80	B	Available as an alternative
<60	C	Terminate the partnership, and included it in our eliminated supplier list

# Promoting Inter-industry Communication

Jiayin Group promotes strategic cooperation and communication with partners in the financial industry, actively participates in industry events, as well as shares and exchanges the latest financial technology developments and experiences, so as to boost the development of financial technology industry jointly with partners.

## Cooperation within the Industry

We proactively cooperate with financial industry partners, jointly promote the development of the loan facilitation business, enhance the cooperation "stickiness" in the industry, and work together to enable financial inclusion.



2021  
Cooperated with **22** institutions

A city commercial bank in Shandong province	A private bank
<ul style="list-style-type: none"> <li>Provide customized model services and risk control solutions</li> <li>Customize the corresponding PBOC credit rating model based on joint modeling and machine learning technology</li> <li>Provide rule optimization and scoring suggestions to improve the overall pass rate of funding partners and the quality of the asset portfolio</li> </ul>	<ul style="list-style-type: none"> <li>Provide a customized pre-credit model, which is deployed at the front end of the risk control system based on user screening rules and encrypted user blacklists provided by banks. Users who fail to meet the bank's standards are filtered out through the pre-credit model, which reduces the workload of risk control audit, improves the pass rate of Geerong's users, and optimizes the fund routing process.</li> </ul>

## Industry Activities

Jiayin Group actively participates in industry conferences and forums, displays the latest scientific and technological developments, and discusses industry hotspots with industry experts. We contribute corporate wisdom, facilitate the progress of financial technology industry, and contribute to the building of inclusive financing.

Participated in the "First Yangtze River Delta Fintech Innovation and Application Competition Finals" and the "Technology Empowerment Mainstream Financial Summit Forum" organized by Shanghai Huangpu District Financial Development Service Center, East China Normal University Fintech Research Institute, Zhejiang University Internet Finance Research Institute and Suzhou Fintech Association

Participated in the 4th meeting of the 4th Council of Shanghai Modern Service Industry Federation (enlarged)

Participated in the 01Caijing Spring Summit

Participated in the 3rd China Brand Building Forum - "China Brand, Global Reputation" Summit organized by People's Daily International Finance News

Participated in the 1st "China Credit Economy Development Summit and the 3rd Digital Credit and Risk Control Annual Meeting in 2021"

Participated in the 4th "Digital Financial Industry Golden Science Award"

Participated in the 4th "Annual Meeting of Retail Banking Leaders in 2021" supported by Shanghai Pudong International Finance Association

Timeline: January, March, May, November, December

January: Participated in the 2021 Bank Digitalization and Fintech Innovation Summit  
 Participated in the 2nd "Yangtze River Delta Jiangsu Entrepreneurs Convention" and the 2nd General Meeting of the Representatives of the 3rd Jiangsu Entrepreneurs Convention in Shanghai

April: Participated in the "2021 Zhitong Finance Summer Investment Strategy Conference" co-hosted by Zhitong Finance and Value Investment West Lake Association

October: Participated in the 2021 (19th) "Annual Meeting Week of Chinese Enterprise Competitiveness" co-hosted by China Business Journal and China Business Future

**Jiayin Group participated in industry exchange activities in 2021**

 Jiayin Group held the first annual meeting of fintech product managers

In December 2020, the first annual meeting of fintech product managers with the theme of "Innovation, Empowerment, Experience and Diversification" and "Product Chuangyi Camp of Jiayin Group" was successfully held. Hundreds of product experts from Jiayin Group, Geerong, commercial banks, fintech industry and the Internet industry gathered to hold a unique seminar on fintech products.



## Promoting the Development of Talents

We always uphold the mission of "to realize dreams" and promote the training and development of talents in the industry. On April 8, 2021, Jiayin Group hosted a school-enterprise exchange meeting. Heads of career service and representatives of instructors at schools and departments of East China Normal University, East China University of Science and Technology, Donghua University, Shanghai University of Finance and Economics, and Shanghai University came to Jiayin Group were present to exchange views on personnel training, vocational training and career development in colleges and universities. Jiayin Group has also established long-term and close cooperative relations with East China Normal University and East China University of Science and Technology, including setting up a talent practice base, building a school-enterprise coordinated exchange platform, and strengthening school-enterprise cooperation.



East China Normal University awarded a plate to Jiayin Group



East China University of Science and Technology awarded a plate to Jiayin Group

Financial inclusion and fintech innovation have always been topics explored by financial institutions, fintech companies and academic circles. To promote the combination of theoretical research and practical innovation in financial inclusion, we donated RMB6 million in total to China Europe International Business School (CEIBS) twice in 2016 and 2019, and 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 successfully output a number of outstanding research results in financial inclusion and fintech fields.

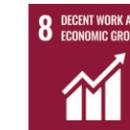
**Jiayin-CEIBS Financial Inclusion Research Fund:**

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.

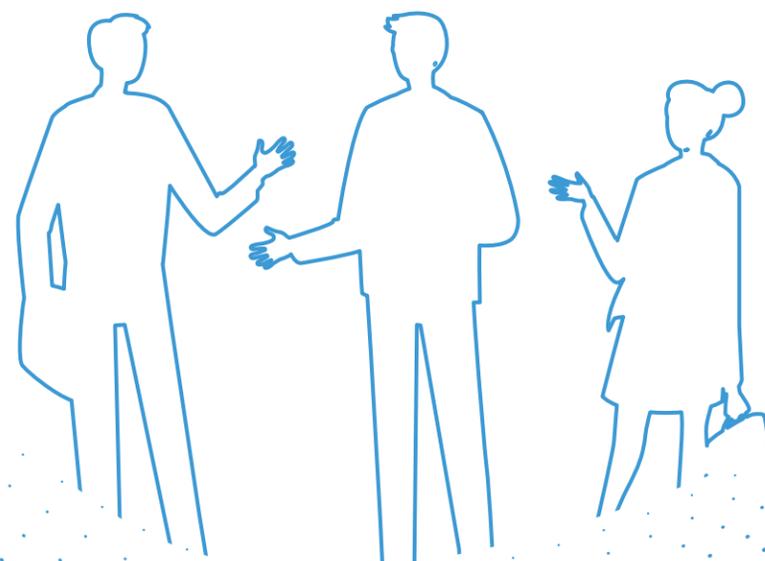
**FMBA Innovation Research Award:**

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

# People-oriented to Make Dreams Possible



As a fintech company, Jiayin Group is fully aware of the importance of technology talents. Since its founding, Jiayin Group has treated employees as valuable assets. We believe that our development is inseparable from the efforts of every employee.



# Equality and Diversity

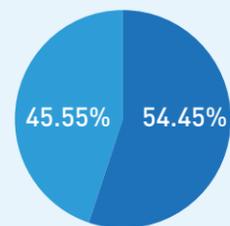
While building a flourishing business, Jiayin Group strictly abides by laws and regulations, highly respects and protects the human rights of employees, and adheres to the principle of equality. We are always committed to building a diversified, harmonious, friendly and co-created work environment.

## Compliant Employment

Jiayin Group highly values the protection of employees' rights and interests. We uphold employment equality, promote anti-discrimination and equal opportunities to ensure that employees are not discriminated against due to gender, region, color, age, religious belief, nationality, race or other factors. Child labor and forced labor are strictly prohibited. Jiayin Group is committed to provide a fair, respectful and diversified working environment. As of December 31, 2021, Jiayin Group had 706 full-time employees, including 685 in China, 12 in Indonesia, 7 in Nigeria and 2 in Singapore. During the Reporting Period, the Company did not employ child labor or forced labor, nor was it involved in any employment disputes.

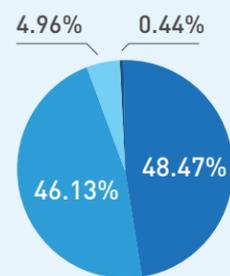

 Percentage of female middle management or above **31%** | Labor contract coverage of **100%**

Percentage of employees by gender



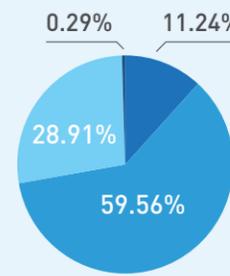
■ Male ■ Female

Percentage of employees by age



■ ≤30 ■ 31-40  
■ 41-50 ■ ≥51

Percentage of employees by education level



■ Post-secondary diploma or below  
■ Bachelor ■ Master  
■ Doctor

Note:  
[1] The percentage of employees is based on the number of employees in China.



## Employee Benefits

Jiayin Group continues to improve the remuneration and benefits policies. We pay employees on time, and contribute mandatory social insurance in full, including pension, medical, and unemployment insurance for our employees. In addition to the basic paid annual leave and statutory holidays stipulated by national and local governments, employees are entitled to additional leave benefits such as marriage leave, paternity leave, and family leave.

 Social security coverage **100%**
 Paid leave per employee **10 days**

## Communication with Employees

Building harmonious and good communication with employees and creating a relaxed and happy atmosphere for communication are critical to our sustainable development. We value communication between management and employees, and have set up the "Chairman Mailbox" to listen to and address employees' legitimate demands proactively. To bring management and employees closer, we break through traditional communication modes and conduct various dialogue activities such as *Meet with BOSS* and *Jia Banquet*, helping employees have a better understanding of our development and enhance their group cohesiveness and sense of belonging.

 **50** letters received by Chairman Mailbox

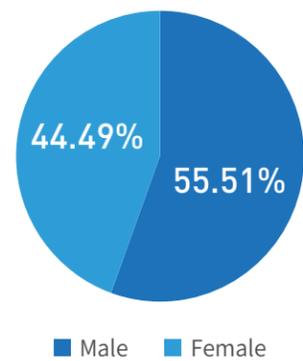
# Training and Development

Only if employees are always enthusiastic about learning can a company maintain momentum for sustainable development. Jiayin Group attaches great importance to employee development and professional competence improvement. We provide employees with unimpeded development and promotion channels, thorough career development paths, and diversified training systems to enable employees to find self-accomplishment in an all-round way.

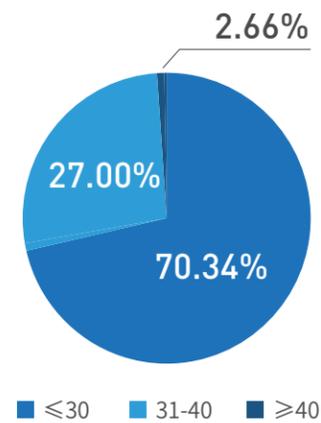
## Attracting and Retaining Talents

To attract and retain talent, we provide a fully interactive training experience for new recruits from the interview invitation, field interview, interview feedback, and enrollment experience to post-enrollment integration. With such warm and personalized services, we help create positive emotional experiences. In 2021, Jiayin Group recruited 263 people in total through campus recruiting and social recruiting.

Percentage of new employees by gender



Percentage of new employees by age



Note:

[1] The number of new employees is based on the number of new employees in China.

[2] The percentage of new employees is equal to the number of new employees under such categories during the Reporting Period / the total number of new employees at the end of the Reporting Period \* 100%.

## Career Development Channel

Management Channel (M)	
Executive level	CEO
	P (President)
	SVP (Senior vice president)
	VP (Vice president)
Director level	Senior director/Associate VP
	Director
	Deputy director
Manager level	Senior manager
	Manager
Supervisor level	Supervisor
Professional Channel (P)	
Scientist level	Chief scientist
	Scientist
Expert level	Chief expert
	Authoritative expert
	Advanced expert
	Senior expert
	Expert
Specialist level	Advanced specialist
	Senior specialist
	Intermediate specialist
	Junior specialist
—	Internship

Jiayin Group's "Dual Channel" career development path

Jiayin Group is committed to supporting employee development and providing opportunities for career advancement. We attach great importance to the career development of employees by creating equal promotion and development opportunities. We have established the "Dual Channel" career development path for employees, namely "Professional Channel (P)" and "Management Channel (M)". Employees can choose a proper development path based on their own wishes and expertise, growing with the Company with sense of ownership.

Only when there is room for talents to develop can an enterprise grow with vitality. In 2019, in order to offer more job opportunities for employees, facilitate rapid growth of key businesses, and stimulate the internal energy of employees and the Company as a whole, we launched the "Living Water Plan" to establish a market mechanism allowing smooth flow of internal talents through ways of employee's application, independent competition and company arrangement, so as to promote the flow and development of internal talents as well as realize the mutual growth of individual employees and the Company. Since 2019, we have launched 42 internal vacancies and have assisted in 27 internal post transfers, effectively facilitating the healthy mobility of employees.

## Extensive Training Courses

We keep improving our training system, establishing an internally-and externally-coordinated, vertical-and horizontal-covered employee education and training system, and providing a wide range of training courses to enhance the expertise of our employees and increase their value.

 Employee training coverage rate is <b>39%</b>	 Training expenses RMB <b>0.86 million</b>
 Training hours per employee are <b>13.39</b> hours	

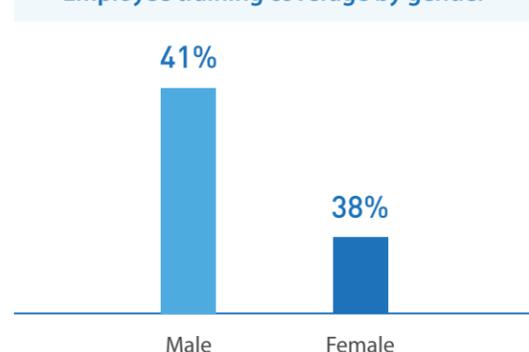


New employee integration training

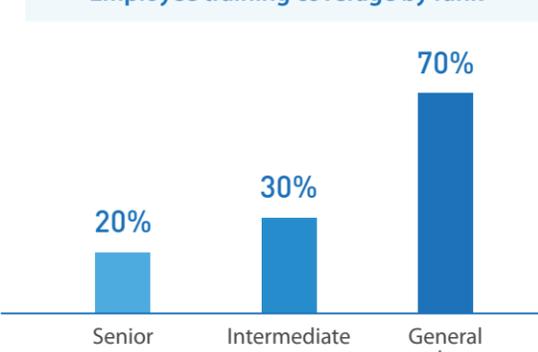


Leadership excellence training

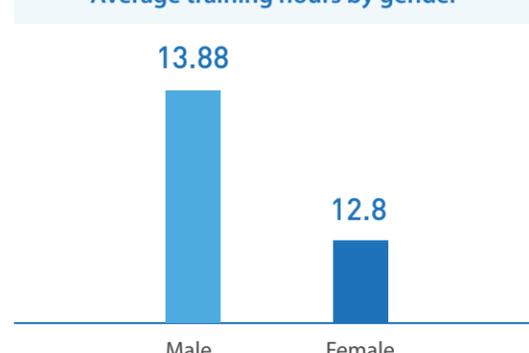
Employee training coverage by gender



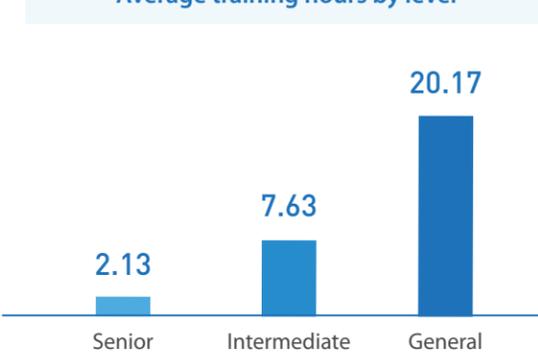
Employee training coverage by rank



Average training hours by gender



Average training hours by level



Professional training for all business lines



Jiayin Academy

### Diversified and multi-level training enables the management to grow

In order to provide diversified training targeted on different levels of employees, we have implemented the dual-track approach which integrates general training and individual coaching. This enables the management to guide employees in a better way through online and offline seminars and senior management sharing. In 2021, newly promoted cadres completed their role transition through the new manager transition training program of "JiaYue 100". The management has quickly adapted to their roles and improved leadership skills through the "Managerial Excellence" leadership training program. In addition, emphasizing gender diversity, the Company has launched the "Women in the Workplace" leadership salon focusing on the leadership and career advancement of the new generation of women to show the power of "Female" leadership in the technology sector.

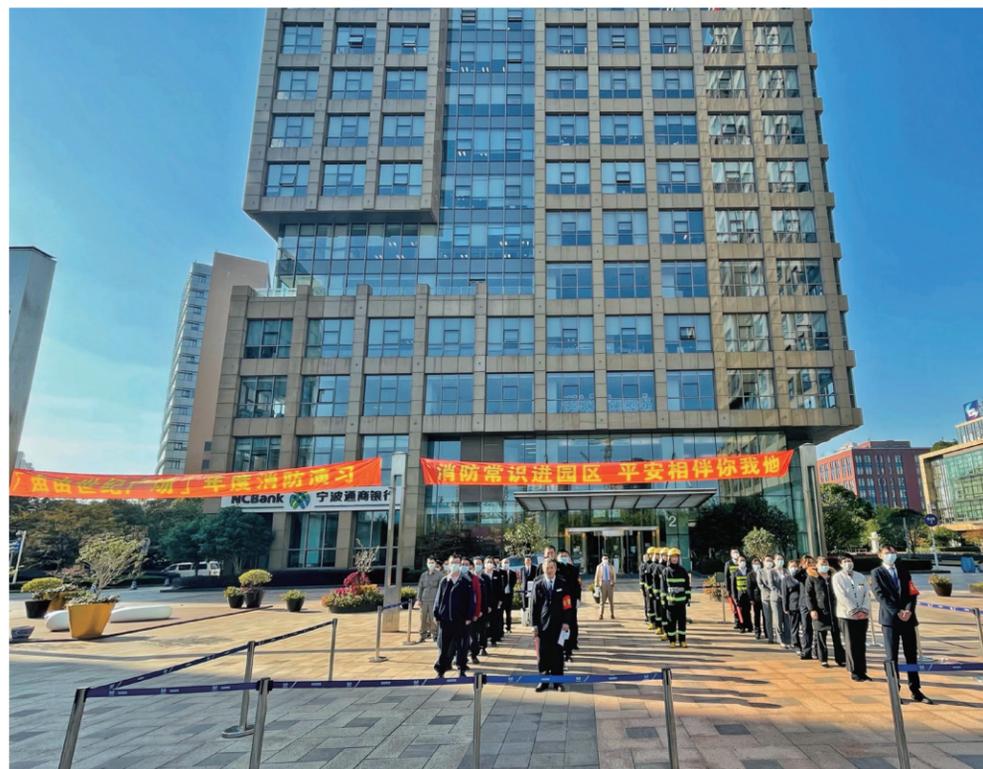
 Note:  
[1] Training hours of employees are based on that of employees in China.

# Health and Safety

Jiayin Group always promotes health, both physical and mental, and the safety of employees, committing to providing them with a safe and healthy working environment. We also strive to relieve their psychological stress by various means. As of December 31, 2021, there have been no work-related deaths of employees and no work-related injuries.

## Workplace Safety

We are committed to creating a safe and healthy workplace for employees. In 2021, we actively cooperated with building management to conduct an annual fire drill to raise staff safety awareness. To improve emergency response capabilities and reduce security manpower costs, we have actively upgraded the security system. Our comprehensive security management capabilities and efficiency have been improved through functions including face recognition, video analysis and alarm linkage.



Fire drill

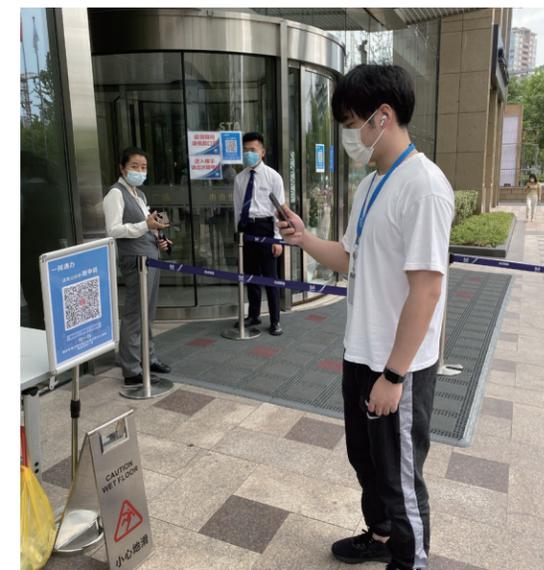
# Pandemic Prevention and Control

In response to the pandemic resurgences in China, we have taken various measures to monitor the health of our employees and keep normal operations.

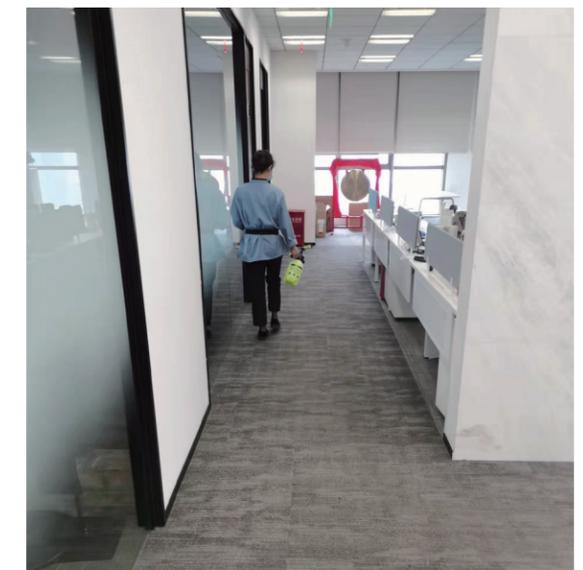
### Pandemic prevention and control measures



- Cooperate with building management for QR code scanning and registration, health code inquiry and temperature measurement
- Promote vaccinations, and arrange and organize staff vaccinations
- Replenish pandemic prevention materials and purchase and distribute supplies in a timely manner
- Daily disinfect the office area, and disinfect parcels in advance before sending into the building
- Monitor, report and timely inform latest COVID-19 news



Cooperate with building management for QR code scanning and registration



Disinfect the office area

## Mental Health

We regularly organize employee physical examinations and constantly manage the health condition of employees. We also pay attention to the mental health of our employees and strive to relieve their psychological stress by various means. In 2022, during the outbreak in Shanghai, Jiayin Group distributed supplies to employees and launched the "Ways to Relieve Stress" campaign calling on employees to find happiness together in order to alleviate the anxiety and pressure caused by lockdown. On the occasion of May 4th Youth Day in 2022, we organized an "Online Concert" to increase the connection between employees, paying tribute to all Jiayin employees who are on the way to pursue their dreams.



Physical examinations coverage **100%**



Online concert of Jiayin Group



During the pandemic outbreak in 2022, Jiayin Group distributed pandemic prevention supply packages and delivered lectures on mental health

## Employee Care

Through a variety of employee care programs and activities, Jiayin Group creates a safe and comfortable working atmosphere for every employee. We also provide a variety of cultural and sports activities to let employees feel the warmth and happiness of "Jiayin family", realizing happy work and lives.

### Care for Women in the Workplace

Female employees are essential to our "Jiayin family", thereby we care about their well-being and wish to inspire their positivity. In 2021, we offered a series of exclusive activities for female employees, such as Women's Day, baby care room upgrades, leadership salons and essay contests.



A wide variety of exclusive activities for female employees



### Upgrading the "baby care room"

In July 2021, we re-planned and upgraded the supporting facilities and interior layout of the "baby care room" in our office in Shanghai. By renovating the indoor air conditioning, upgrading and replacing the double-door refrigerator, adding individual lockers and replacing old tables and chairs, we aim to provide working mothers with a warm and comfortable place to rest and a safe and hygienic environment to breastfeed.

## Caring for Employees

We take several approaches to improve employee benefits in our daily work. In 2021, we launched the "Extended Hours Care Trio" to provide more diverse benefits to employees who work overtime due to work demands. In addition, we encourage all employees to make donations to employees in difficulty, expressing our love and care to them.

## Diverse Employee Activities

We focus on creating a "happy work, healthy life" work environment. We continue to carry out diversified cultural and sports activities to enhance cross-departmental interaction and communication, thus improving the sense of belonging and satisfaction of our employees. We conduct an afternoon tea activity every Friday to give employees some leisure time, and provide them with rich and interesting festive benefits during traditional festivals. In 2021, we organized and set up 8 clubs, including football, badminton, yoga and dance, and conducted more than 560 activities to enrich the business life of our employees.



Fun sports meeting



"Tea Blending by Masters" afternoon tea activity



Dragon Boat Festival activity



New Year activity



Basketball club activity

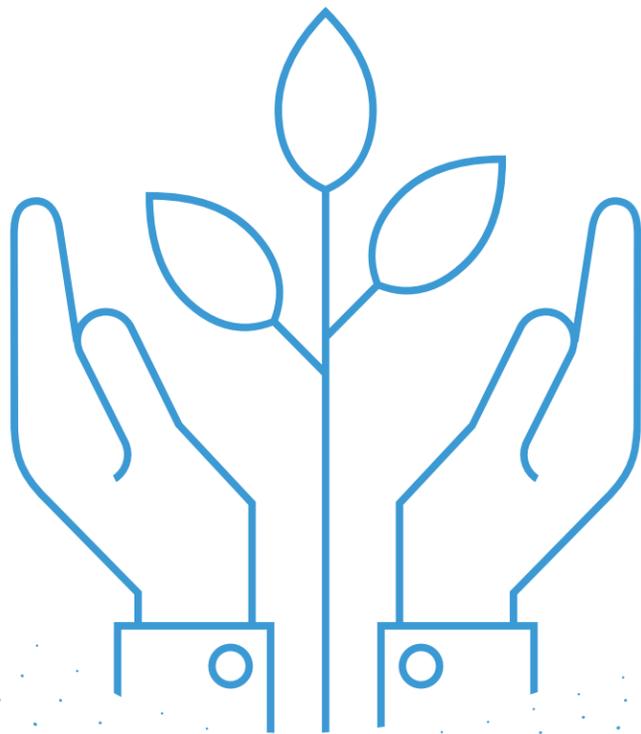


Football club activity

# Promoting Energy Conservation and Green Development



Jiayin Group adheres to the concept of green, low-carbon and sustainable development, and actively responds to UN SDGs and the goal of carbon neutralization of China. From the perspective of energy saving, emission reduction and green operation, we commit to constructing a green low-carbon environmental protection system to help achieve the carbon neutralization goal.

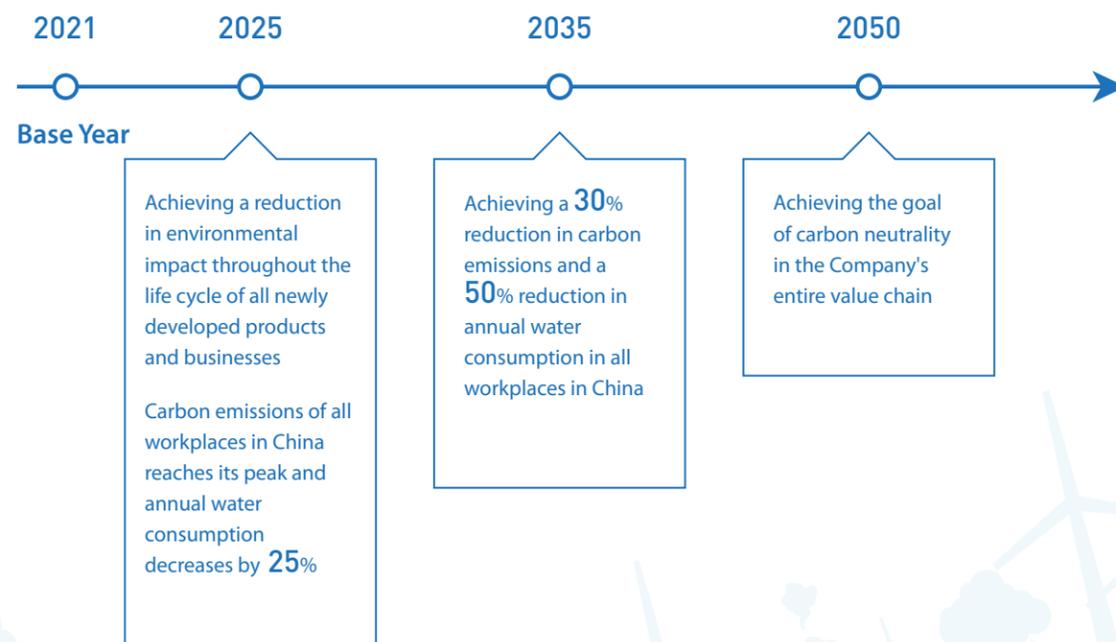


# Carbon Neutralization Goal

As a fintech company, we have actively responded to China's "3060" carbon peak and neutrality goals, and have correspondingly developed the carbon neutralization planning of Jiayin Group. We take initiatives to save energy and reduce emissions, improve energy efficiency, and lead green, low-carbon and sustainable development, contributing to the national carbon neutralization goal.

We will firmly implement the concept of green and low-carbon development, and comprehensively promote green and low-carbon management throughout the entire life cycle of our products and business on the basis of efficient use of resources, strict protection of the ecological environment and effective control of greenhouse gas emissions.

Setting 2021 as our base year, we commit to promoting the green and low-carbon operation concept and achieving carbon neutrality across our entire value chain by 2050 through step-by-step implementation and progressive reforms.



# Green Operations

We are in strict compliance with laws and regulations including the *Environmental Protection Law of the People's Republic of China*, and the *Energy Conservation Law of the People's Republic of China*, and actively explore methods for energy saving and emission reduction. During the Reporting Period, there were no violations of environmental laws nor any environment-related penalties or fines.

We promote and implement the green business model of energy-saving and emission-reduction. As an internet fintech company, the daily operation of the Company does not involve significant carbon emissions. Carbon emissions mainly come from greenhouse gas (GHG) emissions generated from electricity consumption and business travel of employees. We have recognized that energy saving and emission reduction are vital to the sustainable development of the Company, and have adopted measures to reduce carbon emissions:

- 
- Put up energy-saving signs in office areas
  - Adjust air conditioner usage time based on seasons
  - Use energy-efficient equipment including LED lamps in office areas
  - Encourage video conferencing and teleconferencing, reduce unnecessary business travel, and promote travelling by high-speed rail instead of by airplane
  - Recommend employees to commute by public transportation



Energy-saving sign

During the Reporting Period, the energy consumption and GHG emissions of the Company were as follows:

	2021	Unit
Energy consumption and intensity[1]		
Purchased electricity	527.69	MWh
Energy consumption intensity	0.30	MWh/RMB million of revenue
GHG emissions and intensity[2]		
Scope 2 GHG emissions (purchased electricity)	239.00	tCO <sub>2</sub> e
Scope 3 GHG emissions (air business travel)	213.77	tCO <sub>2</sub> e
Total GHG emissions	452.77	tCO <sub>2</sub> e
Intensity of GHG emissions	0.25	tCO <sub>2</sub> e/RMB million of revenue



Notes:

[1] The above data of 2021 covers that of office sites in Shanghai, Chongqing and Beijing, excluding the data of air conditioner of the computer room in Youyou Century Plaza in Shanghai.

[2] GHG emissions of the Company include Scope 2 (purchased electricity) and Scope 3 (air business travel) of the GHG Protocol, not involving Scope 1; The calculation method 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; The default values of emission factors for electricity of the company whose main production location is Shanghai, refer to the *Notice of Shanghai Ecological Environment Bureau on Adjusting the Values of Emission Factors Related to the City's Greenhouse Gas Emission Accounting Guide*; The default values of emission factors in Chongqing and Beijing refer to the *2011 and 2012 China Regional Power Grid Average Carbon Dioxide Emission Factor* for CO<sub>2</sub> emission factors of the Central China Regional Grid and the North China Regional Grid.

During daily work, we actively encourage all employees to develop awareness of environmental protection, so as to create a green office environment. We take the following measures:



- Encourage double-sided printing and the use of electronic documents, and reserve an area for "reuse" paper next to printers
- Properly plan and place plants in office areas to vacuum dust, reduce noise, adjust humidity and purify indoor air
- Post garbage sorting guidelines in public areas to raise staff awareness of garbage sorting, and arrange special personnel to finely sort office waste to ensure proper waste disposal
- Use eco-friendly decoration materials and furniture in the office floor renovation project, and engage professional institutions to conduct air treatment and testing

During the Reporting Period, the water consumption and paper consumption of the Company were as follows:

	2021	Unit
Water consumption and intensity[1]		
Water consumption	6,462.44	Tons
Intensity of water consumption	3.63	Ton/RMB million revenue
Paper consumption[2]		
Total paper consumption	66.72	Tons
Intensity of paper consumption	0.04	Ton/RMB million revenue



Notes:

[1] The scope of the water consumption data covers the office sites in Shanghai and Chongqing, exclusive of the office sites in Beijing.

[2] The scope of paper consumption data covers the office sites in Shanghai, exclusive of the office sites in Chongqing and Beijing.

## Address Climate Change

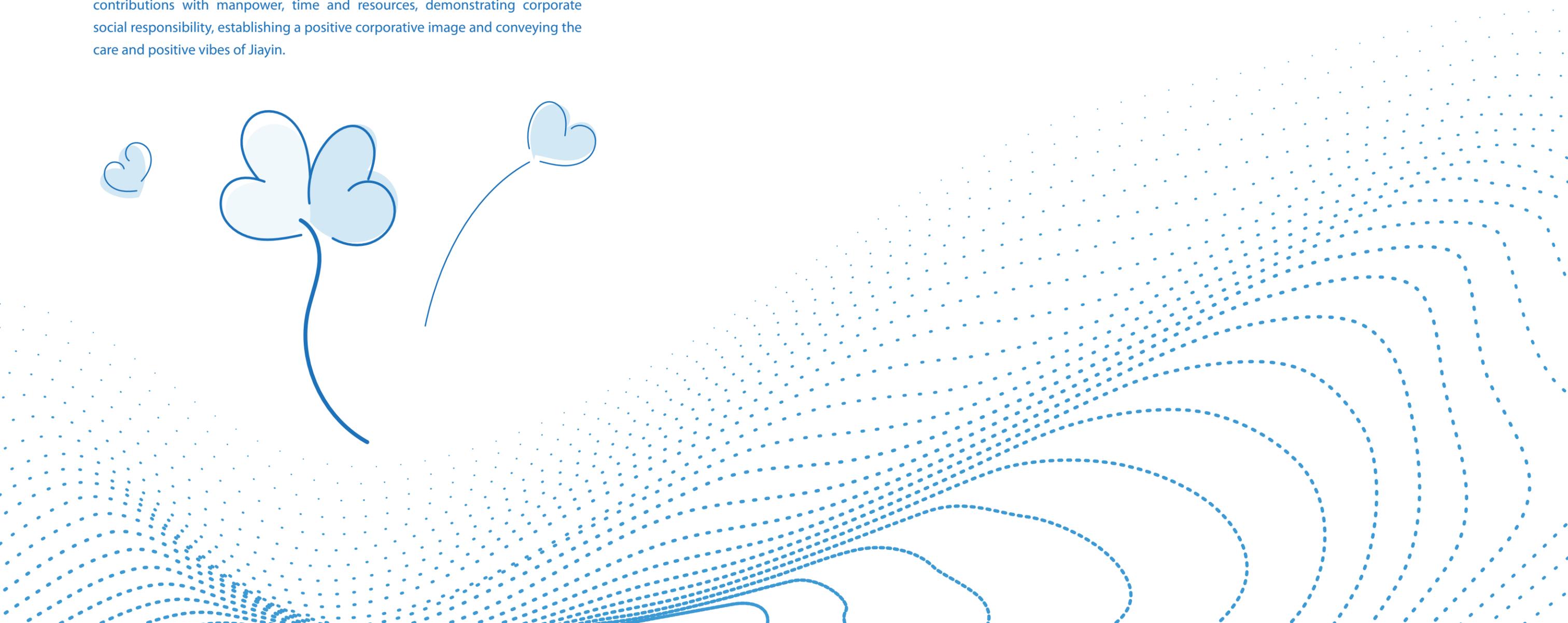
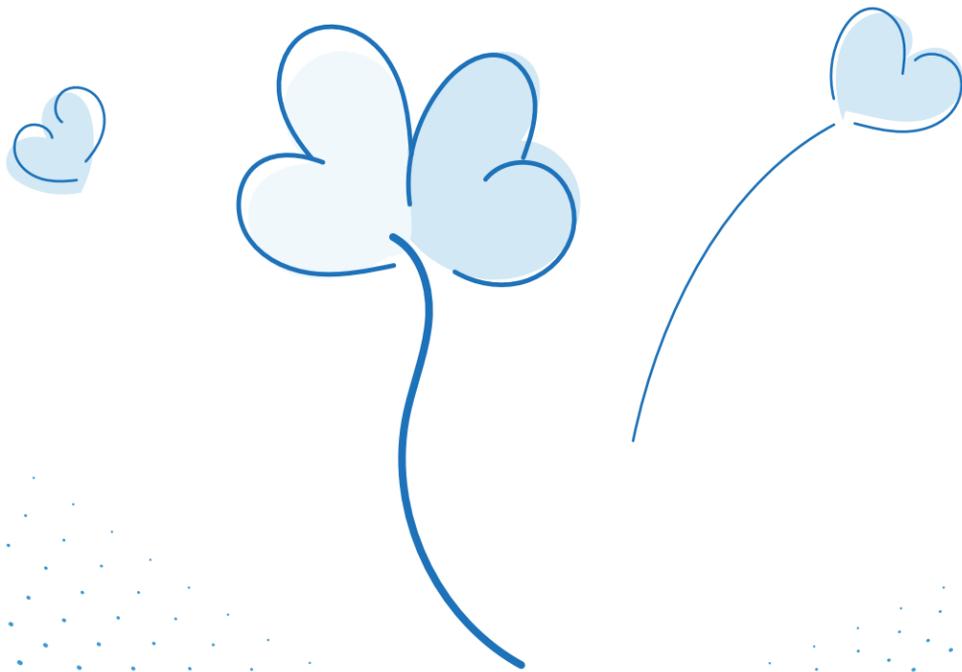
Climate change is affecting every country in the world, bringing uncertainties to the operation of enterprises. Compared with energy-intensive industries, our carbon footprint is relatively small, and climate change is not a significant area of direct risk for us. However, tackling climate change enables the Company to reduce impact on the environment, thereby contributing to challenges the planet is facing. Therefore, in our daily operation, we increase the advocacy efforts on climate change, formulate emergency procedures and precautions, and enhance the resilience of employees to respond to extreme weather. We follow weather forecasts and issue extreme weather notices and precautions to employees in advance; we maintain communication with relevant property management personnel, report potential safety hazards in workplace, and follow up the implementation of emergency plans released by property management; we assign special personnel to conduct inspections in key areas of the workplace in advance, increase the frequency of workplace inspection, and report problems immediately and coordinate processing. We adhere to the concept of green, low-carbon and sustainable development, and use our best endeavors to safeguard the lives and safety of employees and the safety of the property of the Company.



# Embracing Responsibilities to Promote Public Welfare



Adhering to the public welfare spirit of “make dreams possible”, Jiayin Group has been devoted to conducting public welfare activities and undertaking social responsibility since its foundation. In the fight against the pandemic, education charity, rural revitalization, blood donation and other fields, we make contributions with manpower, time and resources, demonstrating corporate social responsibility, establishing a positive corporate image and conveying the care and positive vibes of Jiayin.



## Fighting the Pandemic

At the beginning of 2020, the COVID-19 pandemic broke out in Wuhan. To assist Wuhan, Jiayin Group started emergency plans instantly. Employees of the Company actively donated money, and a total of RMB 86,419.20 was raised from 598 employees. In addition, we procured more than 4,200 KN95 masks and sent them to the designated by the Wuhan government to receive donated materials to support the epidemic prevention and control work at the front line.

In March 2022, a new round of COVID-19 broke out in Shanghai, and the situation was pressing. During the critical period, Jiayin Group respectively donated RMB 200,000 and RMB 50,000 to Shanghai Charity Foundation and Putuo District Glory Society to help Shanghai fight the pandemic. When the community needed us, the employees of Jiayin Group stepped forward, actively joined the community pandemic prevention volunteer team, and did our part to help Shanghai fight against the pandemic.

Yueping Yang, Wen Xu and Qin Lu signed up with the local residents' committee to become community volunteers to offer help. In addition, many employees stayed in the office, maintained machines and equipment to ensure the normal operation of the Company.



Volunteers of Jiayin Group actively participating in the fight against the pandemic

## Charity Activities for Education

Jiayin Group has long promoted education of children in remote areas, and has been carrying out charity activities for education over years, spreading the concept of cutting-edge technology and sowing the seeds of dreams. Since 2014, we have traveled to 11 provinces and donated to 14 schools, focusing on improving local education and teaching conditions, making information flow cross mountains and seas, letting the light of knowledge sweep away haze, and impacting the concept of science and technology in children's minds.

<p><b>February 2014</b> Gong Nong Primary School, Yachi Township, Pingshan County, Sichuan</p>	<p><b>April 2018</b> Baota District Library, Yan'an, Shaanxi</p>	<p>Mileage over the years <b>36,288</b> km</p>
<p><b>July 2014</b> No.1 Middle School, Mengzhai Town, Wuyang County, Henan</p>	<p><b>June 2018</b> Bangza Boarding School and Licang School, Qinghai</p>	
<p><b>March 2015</b> Zhongjiagou Primary School, Luojiaba Town, Xixiang County, Shaanxi</p>	<p><b>June 2018</b> Xiazhai Primary School, Dongyuan County, Heyuan City, Guangzhou</p>	<p>Footprints <b>11</b> provinces</p>
<p><b>September 2015</b> Hongping Primary School, XiaqiXiang, Jinggangshan, Jiangxi</p>	<p><b>April 2019</b> Private Xiaojing Primary School of Baoshan District, Shanghai</p>	
<p><b>December 2015</b> Fuxing Primary School, Chishui, Guizhou</p>	<p><b>September 2020</b> Gaoya Village Primary School, Qiying Town, Haiyuan County, Ningxia</p>	<p>Donated <b>14</b> schools</p>
<p><b>June 2017</b> Private Affiliated Primary School of Pudong New District, Shanghai</p>	<p><b>May 2021</b> Longgou Primary School, Longnan City, Gansu</p>	
<p><b>September 2017</b> Xixiang Guangyuan Primary School, Jashan, Zhejiang</p>	<p><b>September 2021</b> Dannian Central School, Hebi City, Henan</p>	

In May 2021, Jiayin Group donated computers, books, school supplies, sports goods and other materials to Longgou Primary School in Longnan, Gansu province, to empower the growth of children in mountainous areas. Promoting education for us means creating a better environment for the physical and mental health development of children in remote areas, providing them with opportunities to see the world and offering easier access to technology and the Internet.

In July 2021, a once-in-a-millennium rainstorm hit Xinxiang and Hebi in Henan Province, and many school infrastructures were severely damaged. In late July, Jiayin Group quickly launched the student aid program to get in touch with Danian Primary School in Hebi, Henan province, which was severely affected by the disaster. We prepared selected aid materials based on the school's needs, prepared hardware such as office computers and copiers, and purchased books, dictionaries, school bags, paint brushes, and sports gear such as basketballs, soccer balls and shuttlecocks to assist the school rebuild after the disaster and help the children get back to normal.



Longgou Primary School in Longnan, Gansu Province



Danian Primary School in Hebi, Henan Province

## Rural Revitalization

Guided by the strategic goal of "Rural Revitalization", Jiayin Group pays attention to rural development. We help promote high-quality agricultural products, improve the economic conditions of farmers and boost the development of local characteristic industries through public welfare procurement, consumption-based assistance, joint development and other forms, so as to advance common prosperity.



In December 2021, Jiayin Group purchased **20,000** kg "Shrimp Rice" at Hongze Lake area, Huai'an City, Jiangsu Province, in order to increase the sales of the local agricultural products.



In March 2022, Jiayin Group made donations to Caoze Community, Hongze District, Huai'an City to build roads, enhancing rural infrastructure.

Helping farmers



"To create more value for society is the ultimate mission of an excellent enterprise. Jiayin Group strives to incorporate social responsibility into our businesses, so as to facilitate inclusive finance and make dreams possible."

— Dinggui Yan,  
Chairman of Jiayin Group



In response to the policy of "Promoting Collaboration between Eastern and Western Regions", Jiayin Group actively initiates interconnected resource sharing. We plan to coordinate with the Party, the government and enterprises by 2022 to launch the "Public Welfare Program in Qujing City, Yunnan Province" with the Party Committee of Yuepu Town, Baoshan District, Shanghai. The program is designed to carry out a series of activities to alleviate educational poverty and promote rural revitalization, including improving school conditions, setting up student grants, caring for psychological health of teachers and students and promoting the communication required for fintech-driven business revitalization, so as to accelerate the development of rural education and build a benchmark for the coordination among the Party, the government and enterprises.

# Blood Donation

During the COVID-19 outbreak in March 2020, as local hospitals had almost run out of blood, Jiayin Group organized employees to participate in voluntary blood donation. A total of 70 employees signed up for the donation, with the blood donation amounting to 12,200 cc. Thereafter, we decided to carry out voluntary blood donation activities on an annual basis. In October 2021, 53 employees of Jiayin Group participated in voluntary blood donation, with 11,600 cc of blood contributed.



Blood donation

# Outlook

We believe that many a mickle makes a muckle. A little put together makes a lot.

While facing drastic changes and profound challenges never seen before, the pace of fintech digitalization has never stopped. Jiayin Group is committed to advancing inclusive finance, and will continue to make technological innovations while promoting mutually reinforcing circulation of sustainable, societal values.

Looking forward, we will keep exploring and forging ahead. Under the new development plans, we will spare no effort in our sustainable development and social responsibility practices to realize dreams, and to write the new chapters of the Jiayin story.

# Appendix

## GRI Content Index

GRI Standards	Disclosures	Section
Organizational profile	102-1 Name of the organization	About this Report
	102-2 Activities, brands, products, and services	About Jiayin Group
	102-3 Location of headquarters	About Jiayin Group
	102-4 Location of operations	About Jiayin Group
	102-5 Ownership and legal form	About Jiayin Group
	102-6 Markets served	About Jiayin Group
	102-7 Scale of the organization	About Jiayin Group
	102-8 Information on employees and other workers	Valuing People to Make Dreams Possible
	102-9 Supply chain	Openness and Inclusiveness for a Win-win Cooperation
	102-10 Significant changes to the organization and its supply chain	No significant changes
	102-11 Precautionary Principle or approach	Technology Enabling Financial Accessibility
	102-12 External initiatives	/
	102-13 Membership of associations	About Jiayin Group
Strategy	102-14 Statement from senior decision-maker	Chairman's Statement
	102-15 Key impacts, risks, and opportunities	About Jiayin Group
Ethics and integrity	102-16 Values, principles, standards, and norms of behavior	About Jiayin Group
	102-17 Mechanisms for advice and concerns about ethics	About Jiayin Group
Governance	102-18 Governance structure	About Jiayin Group
	102-19 Delegating authority	ESG Governance
	102-20 Executive-level responsibility for economic, environmental, and social topics	ESG Governance
	102-21 Consulting stakeholders on economic, environmental, and social topics	ESG Governance
	102-22 Composition of the highest governance body and its committees	About Jiayin Group
	102-23 Chair of the highest governance body	About Jiayin Group
	102-24 Nominating and selecting the highest governance body	About Jiayin Group
	102-25 Conflicts of interest	About Jiayin Group
	102-26 Role of highest governance body in setting purpose, values, and strategy	About Jiayin Group
	102-27 Collective knowledge of highest governance body	About Jiayin Group
	102-28 Evaluating the highest governance body's performance	About Jiayin Group
	102-29 Identifying and managing economic, environmental, and social impacts	ESG Governance

GRI Standards	Disclosures	Section
Governance	102-30 Effectiveness of risk management processes	Technology Enabling Financial Accessibility
	102-31 Review of economic, environmental, and social topics	ESG Governance
	102-32 Highest governance body's role in sustainability reporting	ESG Governance
	102-33 Communicating critical concerns	ESG Governance
	102-34 Nature and total number of critical concerns	ESG Governance
	102-35 Remuneration policies	/
	102-36 Process for determining remuneration	/
	102-37 Stakeholders' involvement in remuneration	/
	102-38 Annual total compensation ratio	/
	102-39 Percentage increase in annual total compensation ratio	/
Stakeholder engagement	102-40 List of stakeholder groups	ESG Governance
	102-41 Collective bargaining agreements	/
	102-42 Identifying and selecting stakeholders	ESG Governance
	102-43 Approach to stakeholder engagement	ESG Governance
	102-44 Key topics and concerns raised	ESG Governance
Reporting practice	102-45 Entities included in the consolidated financial statements	About this Report
	102-46 Defining report content and topic Boundaries	About this Report
	102-47 List of material topics	ESG Governance
	102-48 Restatements of information	About this Report
	102-49 Changes in reporting	About this Report
	102-50 Reporting period	About this Report
	102-51 Date of most recent report	About this Report
	102-52 Reporting cycle	About this Report
	102-53 Contact point for questions regarding the report	Reader Feedback Form
	102-54 Claims of reporting in accordance with the GRI Standards	About this Report
	102-55 GRI content index	GRI Content Index
	102-56 External assurance	/

GRI Standards	Disclosures	Section
Management Approach	103-1 Explanation of the material topic and its Boundary	ESG Governance
	103-2 The management approach and its components	ESG Governance
	103-3 Evaluation of the management approach	ESG Governance
GRI 201 Economic Performance	201-1 Direct economic value generated and distributed	About Jiayin Group
	201-2 Financial implications and other risks and opportunities due to climate change	Promoting Energy Conservation and Green Development
	201-3 Defined benefit plan obligations and other retirement plans	Valuing People to Make Dreams Possible
	201-4 Financial assistance received from government	/
GRI 202 Market Presence	202-1 Ratios of standard entry level wage by gender compared to local minimum wage	/
	202-2 Proportion of senior management hired from the local community	/
GRI 203 Indirect Economic Impacts	203-1 Infrastructure investments and services supported	Embracing Responsibilities to Promote Public Welfare
	203-2 Significant indirect economic impacts	Embracing Responsibilities to Promote Public Welfare
GRI 204 Procurement Practices	204-1 Proportion of spending on local suppliers	/
GRI 205 Anti-corruption	205-1 Operations assessed for risks related to corruption	About Jiayin Group
	205-2 Communication and training about anti-corruption policies and procedures	About Jiayin Group
	205-3 Confirmed incidents of corruption and actions taken	About Jiayin Group
GRI 206 Anti-competitive Behavior	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	No legal actions for improper practices
GRI 207 Tax	207-1 Approach to tax	/
	207-2 Tax governance, control, and risk management	/
	207-3 Stakeholder engagement and management of concerns related to tax	/
	207-4 Country-by-country reporting	/
GRI 301 Materials	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	302-1 Energy consumption within the organization	Promoting Energy Conservation and Green Development
	302-2 Energy consumption outside of the organization	Promoting Energy Conservation and Green Development
	302-3 Energy intensity	Promoting Energy Conservation and Green Development
	302-4 Reduction of energy consumption	Promoting Energy Conservation and Green Development
	302-5 Reductions in energy requirements of products and services	/

GRI Standards	Disclosures	Section
GRI 303 Water and Effluents	303-1 Interactions with water as a shared resource	/
	303-2 Management of water discharge-related impacts	/
	303-3 Water withdrawa	Promoting Energy Conservation and Green Development
	303-4 Water discharge	/
	303-5 Water consumption	Promoting Energy Conservation and Green Development
GRI 304 Biodiversity	304-1 Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	/
	304-2 Significant impacts of activities, products, and services on biodiversity	/
	304-3 Habitats protected or restored	/
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	/
GRI 305 Emissions	305-1 Direct (Scope 1) GHG emissions	/
	305-2 Energy indirect (Scope 2) GHG emissions	Promoting Energy Conservation and Green Development
	305-3 Other indirect (Scope 3) GHG emissions	Promoting Energy Conservation and Green Development
	305-4 GHG emissions intensity	Promoting Energy Conservation and Green Development
	305-5 Reduction of GHG emissions	Promoting Energy Conservation and Green Development
	305-6 Emissions of ozone-depleting substances (ODS)	/
	305-7 Nitrogen oxides (NOX), sulfur oxides (SOX), and other significant air emissions	/
GRI 306 Effluents and Waste	306-1 Water discharge by quality and destination	/
	306-2 Waste by type and disposal method	/
	306-3 Significant spills	/
	306-4 Transport of hazardous waste	/
	306-5 Water bodies affected by water discharges and/or runoff	/
GRI 307 Environmental Compliance	307-1 Non-compliance with environmental laws and regulations	The Company strictly abide by laws and regulations
GRI 308 Supplier Environmental Assessment	308-1 New suppliers that were screened using environmental criteria	Openness and Inclusiveness for a Win-win Cooperation
	308-2 Negative environmental impacts in the supply chain and actions taken	Openness and Inclusiveness for a Win-win Cooperation
GRI 401 Employment	401-1 New employee hires and employee turnover	Valuing People to Make Dreams Possible
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Valuing People to Make Dreams Possible
	401-3 Parental leave	Valuing People to Make Dreams Possible
GRI 402 Labor/Management Relations	402-1 Minimum notice periods regarding operational changes	Valuing People to Make Dreams Possible

GRI Standards	Disclosures	Section
GRI 403 Occupational Health and Safety	403-1 Occupational health and safety management system	/
	403-2 Hazard identification, risk assessment, and incident investigation	Valuing People to Make Dreams Possible
	403-3 Occupational health services	/
	403-4 Worker participation, consultation, and communication on occupational health and safety	/
	403-5 Worker training on occupational health and safety	Valuing People to Make Dreams Possible
	403-6 Promotion of worker health	Valuing People to Make Dreams Possible
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	/
	403-8 Workers covered by an occupational health and safety management system	/
	403-9 Work-related injuries	Valuing People to Make Dreams Possible
	403-10 Work-related ill health	Valuing People to Make Dreams Possible
GRI 404 Training and Education	404-1 Average hours of training per year per employee	Valuing People to Make Dreams Possible
	404-2 Programs for upgrading employee skills and transition assistance programs	Valuing People to Make Dreams Possible
	404-3 Percentage of employees receiving regular performance and career development reviews	Valuing People to Make Dreams Possible
GRI 405 Diversity and Equal Opportunity	405-1 Diversity of governance bodies and employees	About Jiayin Group
	405-2 Ratio of basic salary and remuneration of women to men	/
GRI 406 Non-discrimination	406-1 Incidents of discrimination and corrective actions taken	Valuing People to Make Dreams Possible
GRI 407 Freedom of Association and Collective Bargaining	407-1 Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	/
GRI 408 Child Labor	408-1 Operations and suppliers at significant risk for incidents of child labor	Valuing People to Make Dreams Possible
GRI 409 Forced or Compulsory Labor	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Valuing People to Make Dreams Possible
GRI 410 Security Practices	410-1 Security personnel trained in human rights policies or procedures	/
GRI 411 Rights of Indigenous Peoples	411-1 Incidents of violations involving rights of indigenous peoples	/
GRI 412 Human Rights Assessment	412-1 Operations that have been subject to human rights reviews or impact assessments	Valuing People to Make Dreams Possible
	412-2 Employee training on human rights policies or procedures	Valuing People to Make Dreams Possible
	412-3 Significant investment agreements and contracts that include human rights clauses or that underwent human rights screening	Valuing People to Make Dreams Possible

GRI Standards	Disclosures	Section
GRI 413 Local Communities	413-1 Operations with local community engagement, impact assessments, and development programs	Embracing Responsibilities to Promote Public Welfare
	413-2 Operations with significant actual and potential negative impacts on local communities	/
GRI 414 Supplier Social Assessment	414-1 New suppliers that were screened using social criteria	Openness and Inclusiveness for a Win-win Cooperation
	414-2 Negative social impacts in the supply chain and actions taken	/
GRI 415 Public Policy	415-1 Political contributions	Embracing Responsibilities to Promote Public Welfare
GRI 416 Customer Health and Safety	416-1 Assessment of the health and safety impacts of product and service categories	Technology Enabling Financial Accessibility
	416-2 Incidents of non-compliance concerning the health and safety impacts of products and services	Technology Enabling Financial Accessibility
GRI 417 Marketing and Labeling	417-1 Requirements for product and service information and labeling	Technology Enabling Financial Accessibility
	417-2 Incidents of non-compliance concerning product and service information and labeling	Technology Enabling Financial Accessibility
	417-3 Incidents of non-compliance concerning marketing communications	Technology Enabling Financial Accessibility
GRI 418 Customer Privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Technology Enabling Financial Accessibility
GRI 419 Socioeconomic Compliance	419-1 Non-compliance with laws and regulations in the social and economic area	No non-compliance

# Reader Feedback Form

Thank you for taking the time to read the Jiayin Group 2021 ESG Report. In order to provide stakeholders with more valuable information and improve our ability to fulfill social responsibility, we sincerely welcome any opinions and suggestions you may offer on the report.

Please complete the feedback form, and send it back to us via any of following methods:

E-mail: [pr@shjyk.com](mailto:pr@shjyk.com)

Mailing address: 18th Floor, Building No.1, Youyou Century Plaza, 428 South Yanggao Road, Pudong New Area, Shanghai

## 1.How would you rate your opinion of this Report?

Very High  High  Neutral  Low  Very Low

## 2.How would you rate your opinion of the Company's level of economic, social and environmental responsibility?

Economic responsibility	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Social responsibility	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Environmental responsibility	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low

## 3.How would you rate the effectiveness of this Report in reflecting the economic, social and environmental impact that the Company has brought about through undertaking its ESG responsibility commitments and practices?

Excellent  Good  Fair  Poor  Extremely Poor

## 4.How would you rate your opinion of the clarity, accuracy and completeness of the information, data and indicators disclosed in this Report?

Clarity	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Accuracy	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Completeness	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low

## 5.Do you find this Report in easy-to-read in terms of content and formatting?

Yes  Neutral  No

## 6.Feel free to share any comments or suggestions you may have on the Company and this report:

---



---



---



---