



纳斯达克
股票代码: JFIN

JIAYIN FINTECH

Investor Presentation
June 2023



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OUR MISSION

**To Realize Dreams
by Creating Value through Technology and Passion**





DINGGUI YAN

Founder, Director and Chief Executive Officer



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Master's Degree in Accounting



CHUNLIN FAN

Chief Financial Officer



 University of Michigan's
Ross School of Business MBA



YI FENG

Chief Technology Officer



 University of Pennsylvania
Master's Degree of Computer Science



as of December 31, 2022
Cumulative Financial
Institutional Partners

53

with Another

62

in Discussion



as of December 31, 2022
Cumulative Number
of Borrowers

>12.60
million

New Borrowers

1.50
million



Loan Origination
Volume
RMB

55.5
billion

+153%
YOY



Net Revenue
RMB

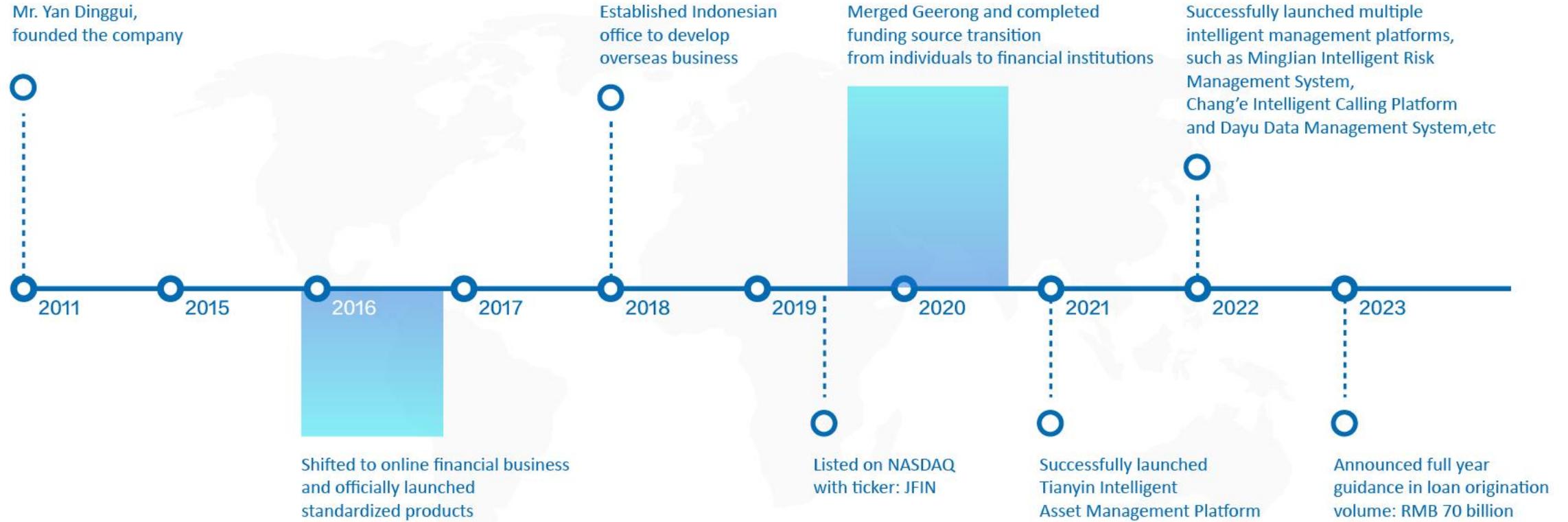
3.27
billion

+83.7%
YOY

Net Income
RMB

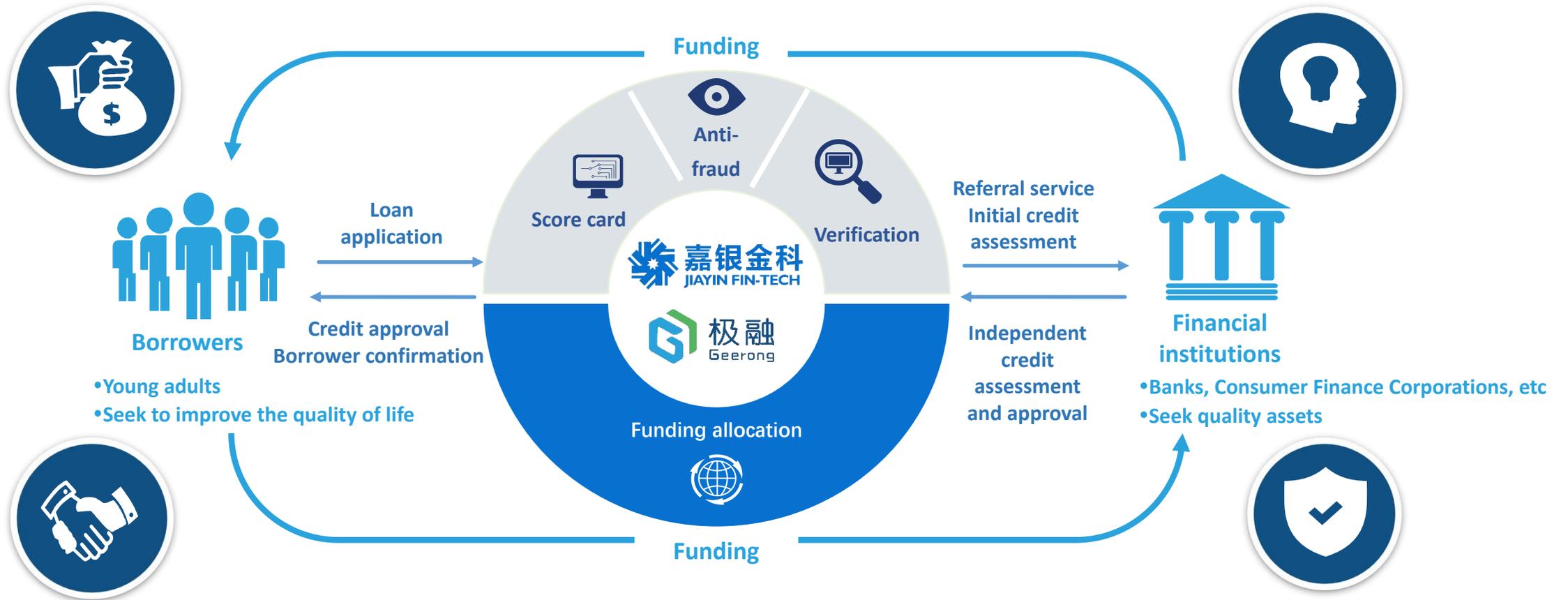
1.18
billion

+152.3%
YOY



Convenient Credit Channel

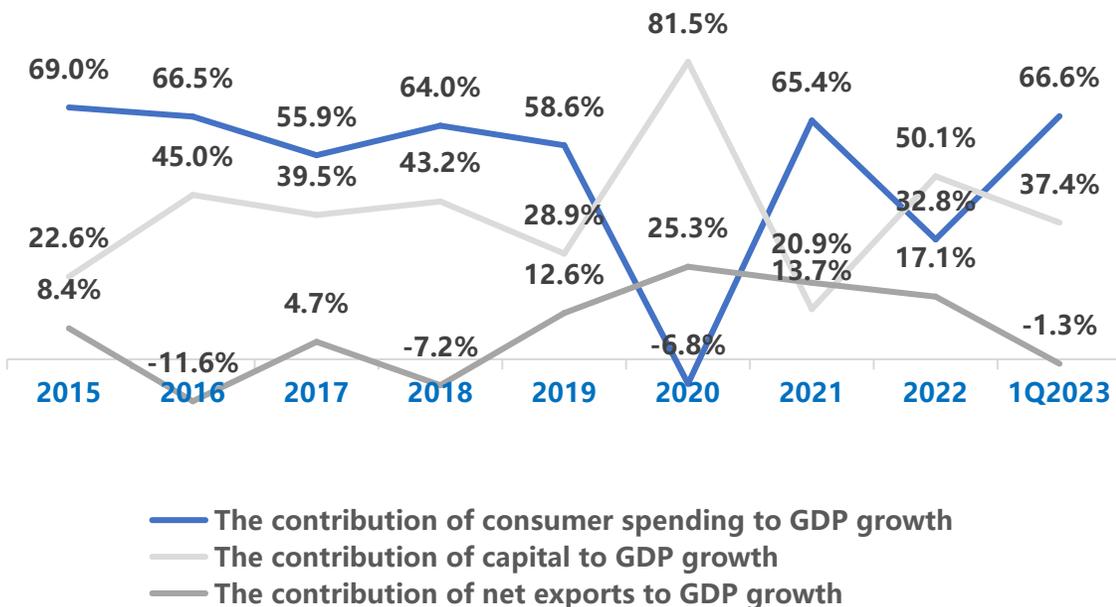
Precise Facilitation



Seamless User Experience

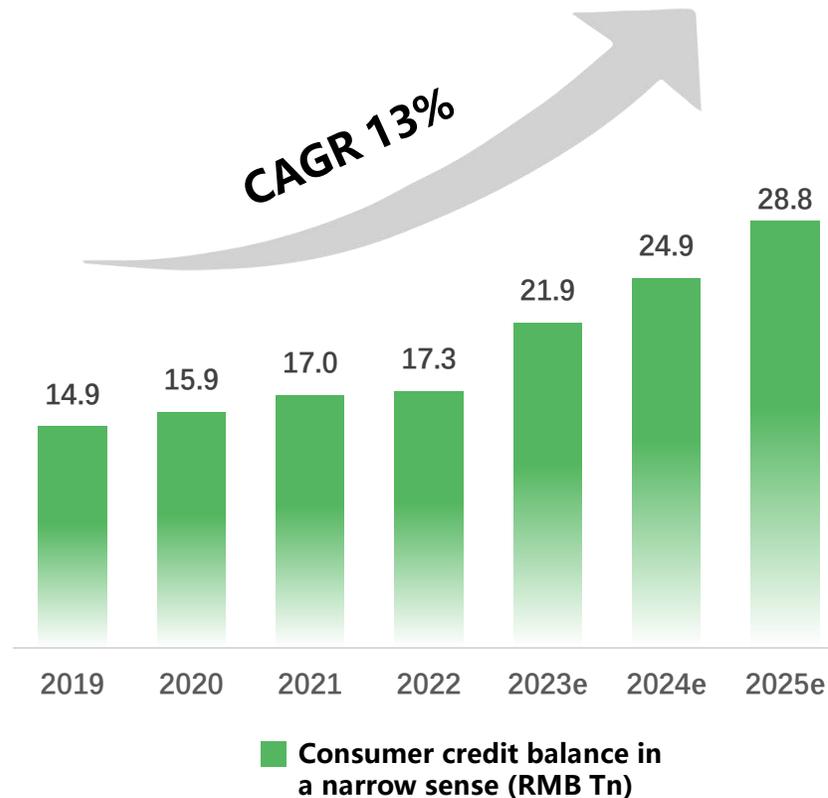
Effective Risk Management

The contribution of China's three major drivers to GDP growth from 2015 to 1Q2023



The contribution of consumer spending to GDP growth has recovered to the pre-epidemic level

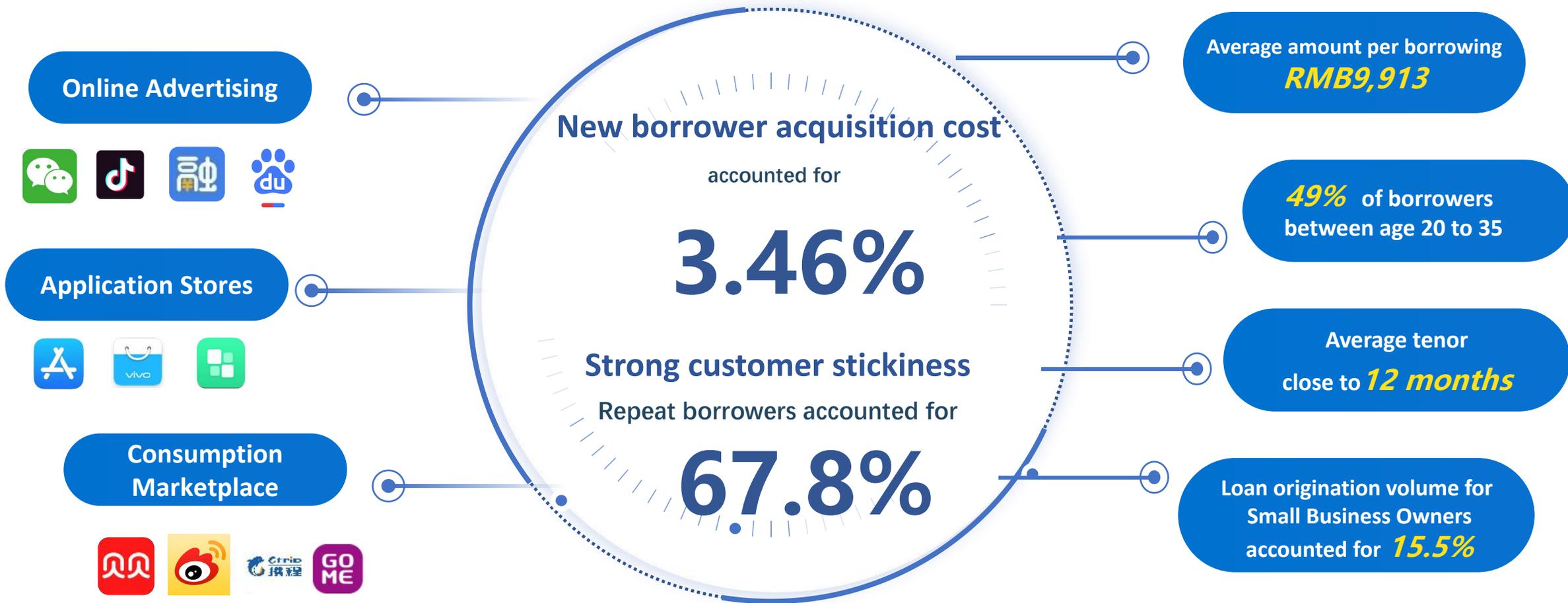
CAGR 13%



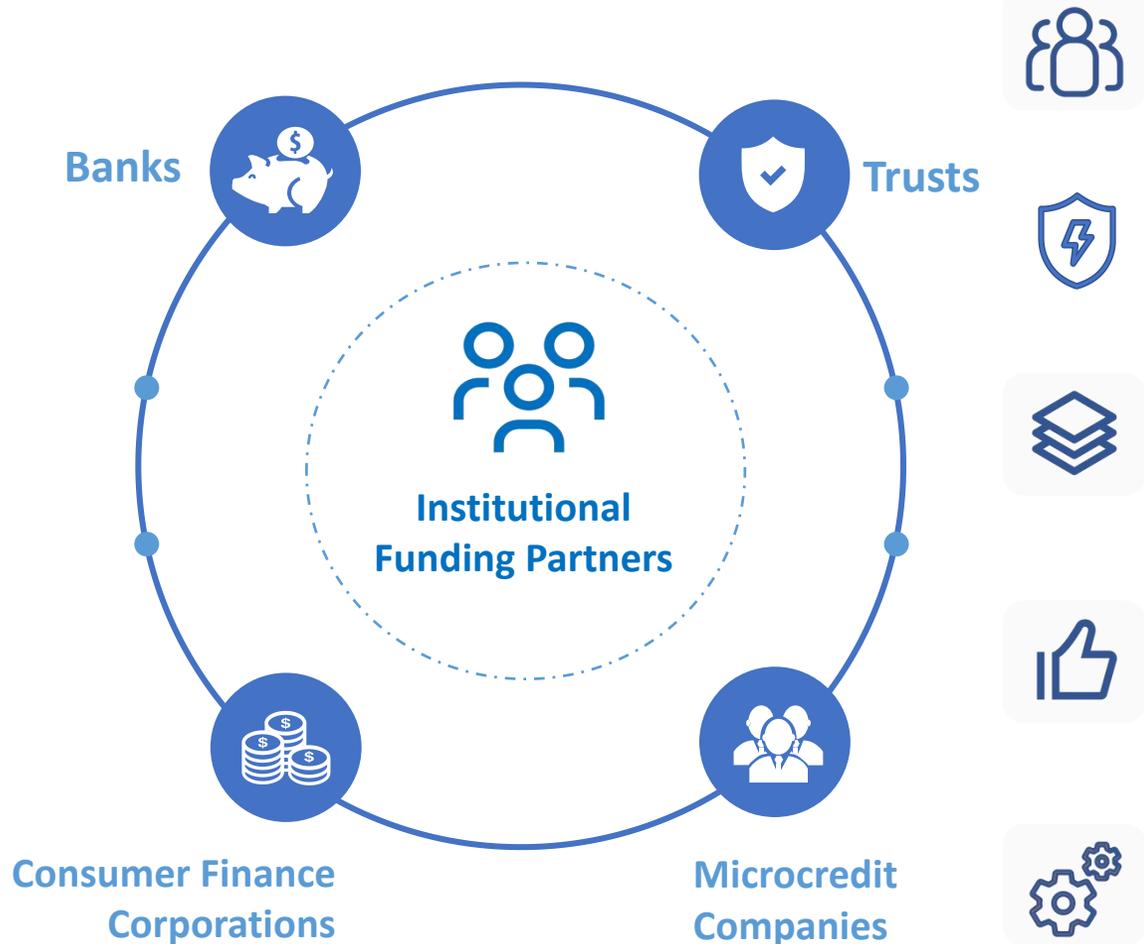
China's consumer credit balance in a narrow sense are forecast to grow at 13%

Online Marketing Channels

Borrower Profile



Diversified Funding Sources



✓ Scale Advantage

Sustained growth in loan origination volume and expansion of financial institution partnerships

✓ Structural Optimization

Funding sources without regional limitations contributed to the majority and continuously being optimized

✓ Precise Matching

Facilitate connections between financial institutions and borrowers without self-owned capital investment

✓ Technology Empowerment

Joint Modeling and digital solutions provided to institutional partners

✓ Compliance Operation

Promoting financial inclusion through multi-party cooperation

Technology Empowerment

AI Operation

Tianyin —Asset Management Platform

AI Marketing

Bluebird —AI Marketing Platform

AI Customer Service

Chang'e—Intelligent Calling Platform
Wenqixing—Intelligent Knowledge Base

Data Management

Dayu—Data Management Platform
Cangjie—Real-time Integration Platform
Kunpeng—Real-time Computing Platform
Taihao—AI Modeling Platform
Shennong—AB Experimental Platform

AI Risk Management

Mingjian—AI Risk Control System
Xingkong—Knowledge Graph Platform
Mingcha—Anti-fraud System
Erlangshen—Unified Warning Platform



Enhance risk management



Build up core competitiveness



Precise online marketing



Improve operating efficiency

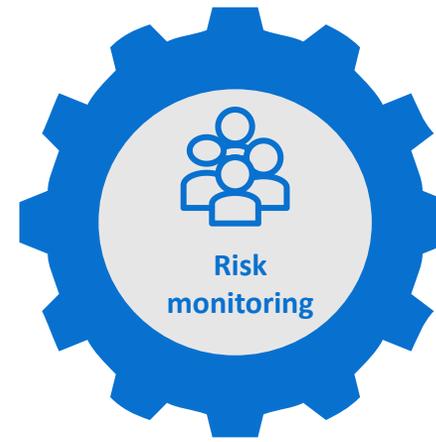


Empower institutional partners



Expand business scale





Internal data & proprietary credit assessment model

- Advanced big data analysis and sophisticated learning model
- Data and information gathered through over 21.95 million loans¹ facilitated
- We independently developed the knowledge graph database known as Xingkong in FY2021, enhancing the anti-fraud module

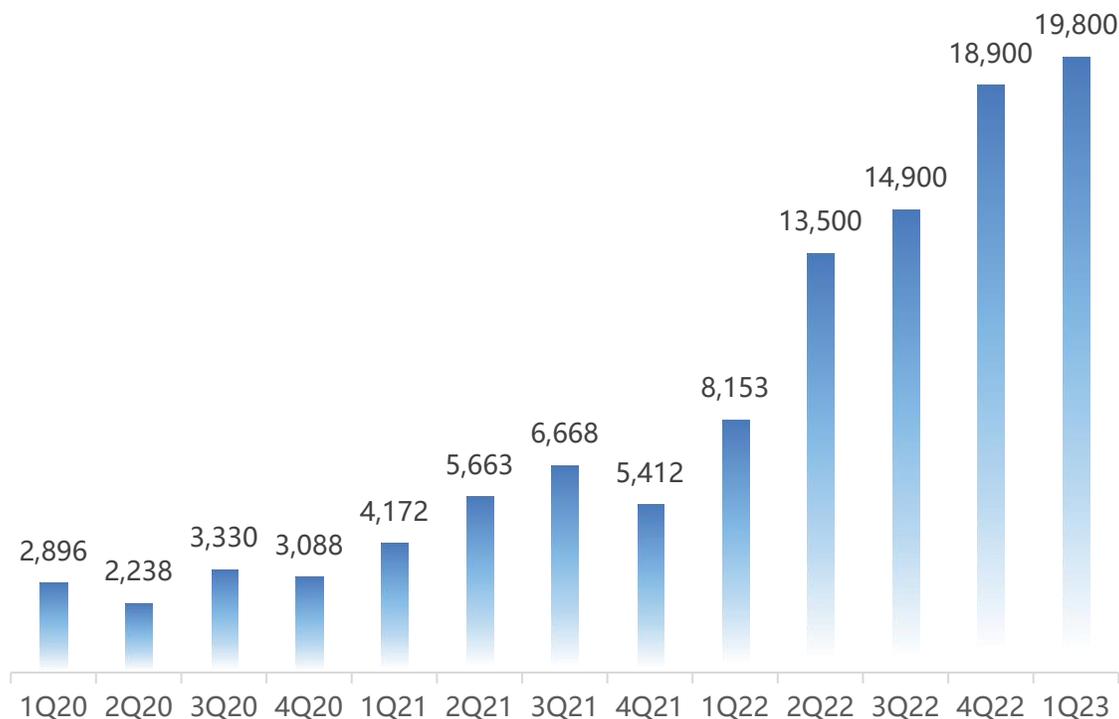


Third party data & technology empowerment

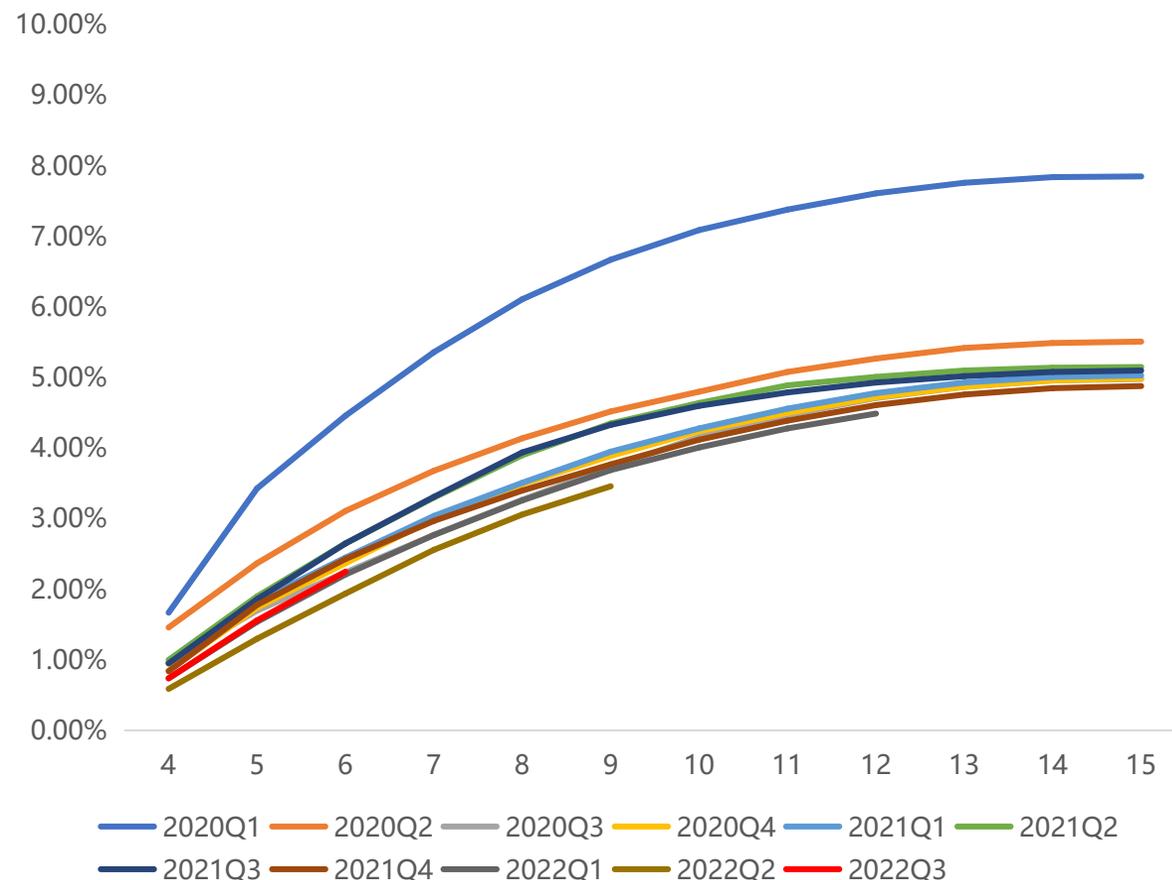
- Background information and behavioral data provided by over 50 third-party data partners²
- We assisted our institutional partners by enhancing their risk management models while empowering loan facilitation business

Notes: 1. Data as of December 31, 2022
2. The data period is from January 1-December 31, 2022

Loan Origination Volume RMB in millions



M3+ Delinquency Rate by Vintage





Borrowers

- Expand new borrower base
- Enhance regular borrower operation to increase quality repeat borrower retention
- Optimize borrower acquisition channels to improve efficiency
- Improve life-time value of borrowers



Services

- Diversified and high-value platform services
- Focus on consumer loans for individuals and promote quality financing access for SMEs



Funding Sources

- Diversified funding sources
- Majority of funding from banks and consumer finance corporations to optimize sourcing
- Further reduce funding costs



Technology

- Innovate technologies to empower institutional partners
- Continuous operational efficiency improvements



Risk Management

- Strengthen our risk management infrastructure
- Stable delinquency rate with momentum of continuous improvement



International Expansion

Asia market

- Indonesia
- Continuing investment
- Exploring business opportunities

Africa market

- Nigeria
- Upgrading products and services
- Expanding business scale

Continuous Growth of Loan Origination Volume

- Loan origination volume reached RMB19.8 billion, representing an increase of **142.9%YOY**

Strong Profitability

- Net revenue reached RMB1,122 million, representing an increase of **119.5%YOY**
- Net income reached RMB280 million, representing an increase of **93.4 %YOY**

Deepening Institutional Partnership

- We have currently forged partnerships with **64** financial institutions with another 68 in discussion
- New collaboration models has empowered **5** institutional partners

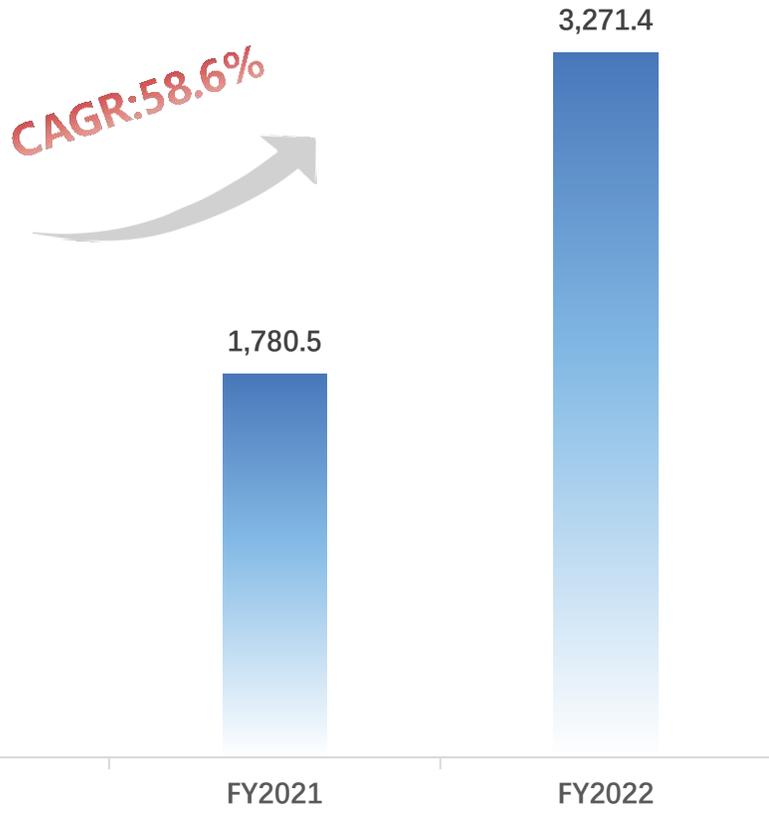
Stable Asset Quality

- The 61-90 days delinquency rate slightly up to **0.63%**, compared with 0.51% at the end of December 2022

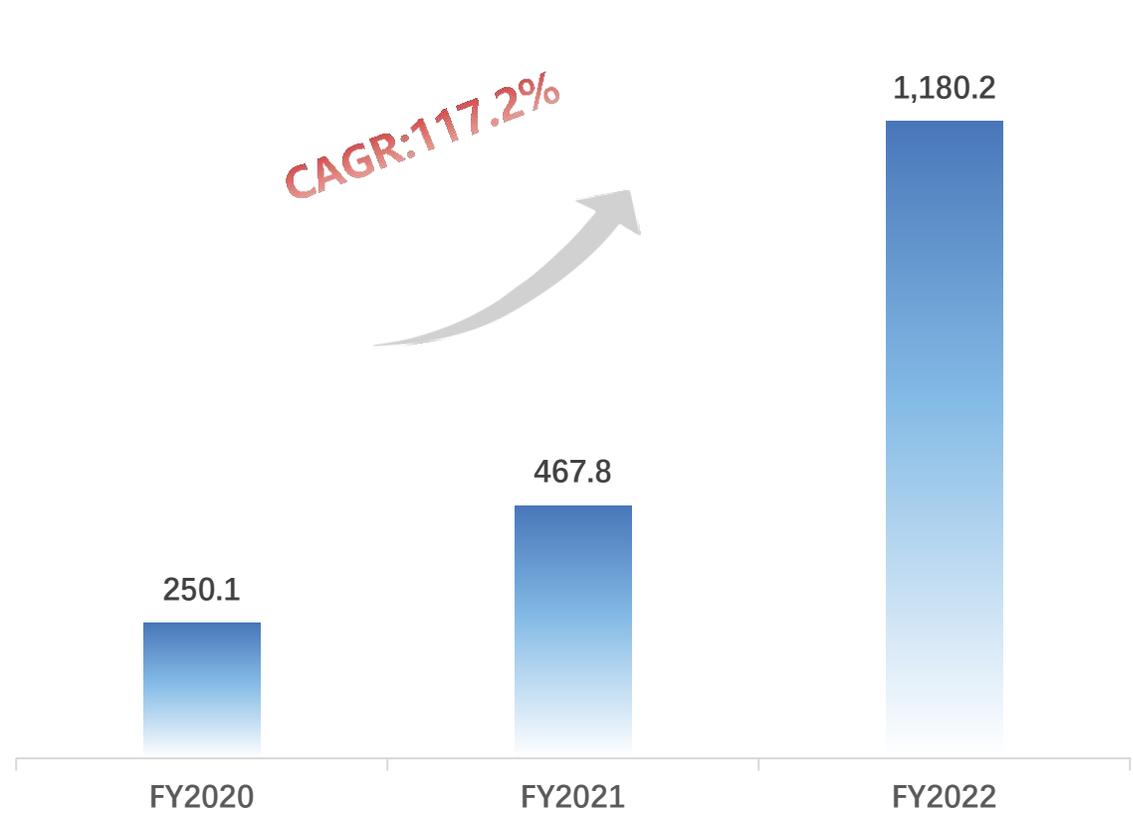
Global Expansion

- We continued our former investment and closely monitor the region's growth potential in Indonesia
- Our Nigerian operations has achieved a substantial scale with upgraded risk control models

Net Revenue RMB in millions

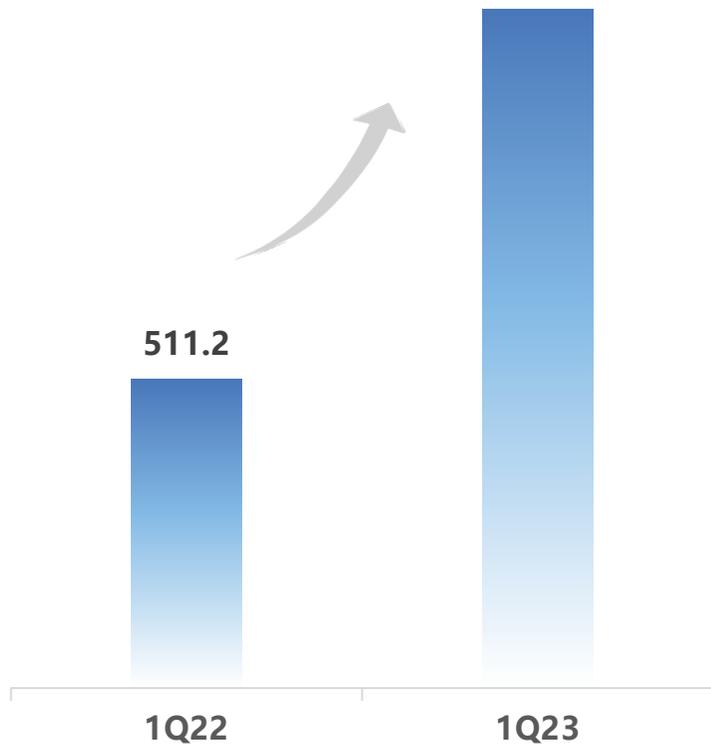


Net Income RMB in millions



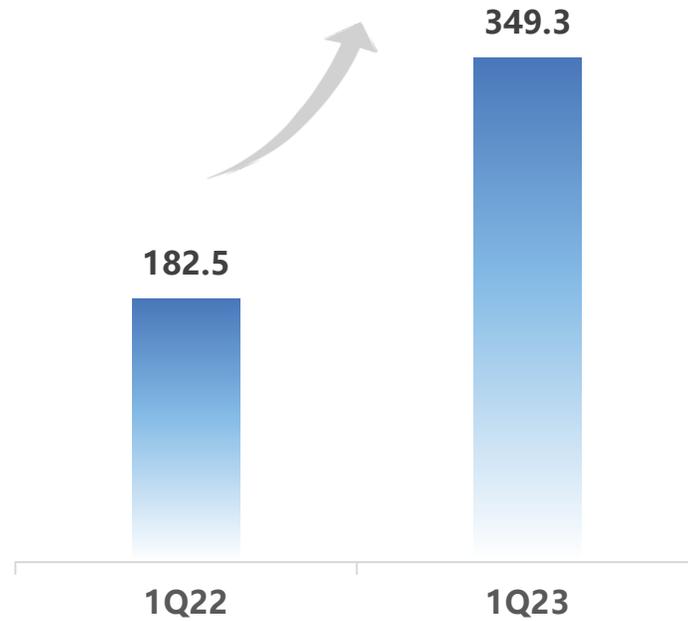
Net Revenue
RMB in millions

+119.5%YOY



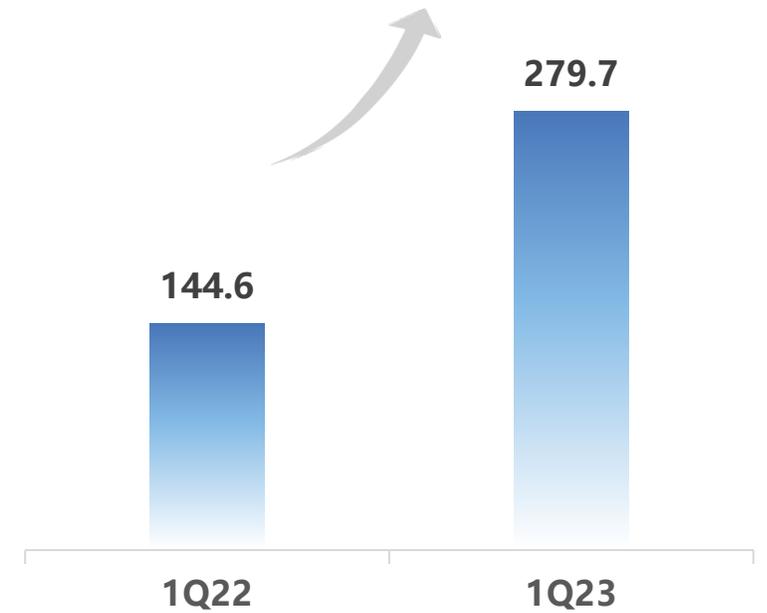
Income from Operations
RMB in millions

+91.4%YOY



Net Income
RMB in millions

+93.4%YOY



Dividend Policy

On March 28, 2023, our first-ever dividend policy has been authorized and declared.

Company may choose to declare and distribute cash dividend twice each fiscal year, starting from 2023, at an aggregate amount of no less than **15%** of the net income after tax of the Company in the previous fiscal year.

Share Repurchase Plan

On June 7, 2023, the Board approved to extend the share repurchase plan with an aggregate value of US\$10 million.

As of March 31, 2023, the Company had repurchased approximately 1.5 million of its American depositary shares for approximately US\$3.5 million under this share repurchase plan.

Business Outlook

The Company expects its loan facilitation volume for the second quarter of 2023 to reach range from **RMB23billion to RMB24billion** and its loan facilitation volume for the full year of 2023 to be around **RMB70 billion**

THANK YOU

