嘉银科技
JIAYIN TECHNOLOGY

2024
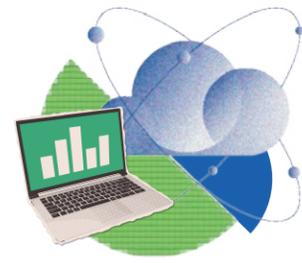# Environmental, Social and Governance Report

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About This Report

📄 Overview

This Report is the fourth ESG Report (the "Report") published by Jiayin Group Inc. (hereinafter referred to as "Jiayin Group", the "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, 2024, to December 31, 2024 (the "Reporting Period"). Some content may extend beyond this time frame.

🗺 Reporting Boundary and Scope

This Report covers Shanghai Jiayin Technology Co., Ltd. (hereinafter referred to as the "Company" or "Jiayin Group") and its consolidated 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 the GRI Standards Index, please refer to the Appendix of this Report.

📑 Data Source and Reliability Assurance

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

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

🔁 Report Preparation Process

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

🌐 Report Access

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

☑ Forward Looking Statements

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

✉ Contact and Feedback

Jiayin Group values your opinions and suggestions on our sustainability performance. Please express your valuable opinions and suggestions by email. You can also know more information about our sustainable development through our official website at https://www.jiayintech.cn/home.

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Chairman's Statement

Guided by its core philosophy of "Responsibility as Foundation, Technology for Good", Jiayin Group embeds ESG practices into its corporate development strategy. Through comprehensive, multi-level, and systematic actions, we have built a virtuous cycle that integrates economic performance, social value, and environmental protection. In 2024, driven by our steadfast commitment to sustainable development, we advanced the fintech industry toward greater intelligence, security, and inclusiveness, generating long-term value for all stakeholders.

Chairman of Jiayin Group

Dinggui Yan

We solidified our development through diversified governance. A three-tier "Supervision-Management-Execution" ESG governance structure with clearly defined roles and responsibilities at each level has been put in place to ensure the effective implementation of our ESG strategies. Our Board of Directors, composed of members from diverse professional backgrounds, ensures that decision-making is both scientific and inclusive. We continuously enhance our internal control systems and audit mechanisms to guarantee compliance with the *Sarbanes-Oxley Act*. A comprehensive "three lines of defense" risk management system, covering the entire business process, incorporates a culture of risk management across operations, enabling full-process risk prevention and control through "pre-control, in-process monitoring, and post-audit review".

We upgraded inclusive finance through innovative efforts. Focusing on frontier technologies such as big data, cloud computing, and artificial intelligence, Jiayin Group has developed an innovation ecosystem featuring "Technology-Application-Ecosystem". By formulating R&D management systems and incentive policies, we stimulate internal innovation and promote the implementation of several self-developed AI platforms. Guided by our "4+2" AI development strategy, we advance a four-pronged product matrix, business intelligence, data intelligence, customer service intelligence, and office intelligence, supported by two foundational platforms: an AI agent development platform and a large model post-training platform. These initiatives enable the intelligent transformation of business scenarios and improve service quality and user experience. In addition, we uphold the bottom line of information security by building a multi-tier protection system that safeguards user privacy and data security through robust technological means.

We built trust through full-process control. Jiayin Group embeds product safety and service quality throughout the entire business lifecycle. By formulating internal policies to standardize service procedures and marketing practices, we eliminate false advertising. A "tiered and graded" complaint-handling mechanism enhances customer feedback response efficiency, ensuring the timely resolution of consumer concerns. Leveraging intelligent risk control systems, we provide real-time alerts and interception of fraudulent activities, successfully blocking over 500,000 high-risk transactions throughout the year. Our approach emphasizes proactive prevention over passive response, effectively safeguarding financial security and business quality.

We empowered sustainable growth through ecosystem synergy. Jiayin Group promotes upstream and downstream connectivity across the value chain by establishing strategic partnerships with financial institutions and tech enterprises, fostering technological collaboration and joint risk prevention. We integrate ESG performance into supplier evaluation criteria to enhance social responsibility awareness across the supply chain. By actively participating in financial security forums and joint industry-law enforcement initiatives, we contribute to the fight against illegal financial activity and foster a secure industry ecosystem. In addition, we openly share anti-fraud practices, supporting the overall safety and resilience of the industry.

We unlocked organizational potential through diverse talent development. Jiayin Group has built a full-cycle talent management system integrating "Recruitment-Development-Retention". We attract inter-disciplinary talents through campus recruitment, professional recruitment, and internal referrals, forming a diverse talent pipeline. We have established training platforms focused on leadership development and professional skill enhancement, combining theory with practice to elevate overall employee competence. Our performance evaluation mechanism links performance to personal growth to encourage innovation. We also prioritize employee well-being by offering psychological support and cultivating an organizational culture that balances growth with care.

We fulfilled our commitment through mutual empowerment. Jiayin Group actively fulfills its environmental responsibilities by formulating a carbon neutrality roadmap and implementing measures such as paperless operations and energy-efficient upgrades to reduce carbon emissions. In the area of public welfare, we have launched the "Dream Maker" education program and the "Smile from the Heart" youth mental health initiative to support disadvantaged groups through educational and psychological assistance. Our employees also participate in charitable activities such as supporting rural farmers and donating blood, embedding corporate citizenship into daily operations. Furthermore, we advance rural revitalization by helping farmers expand sales channels, ultimately achieving mutual reinforcement of corporate value and social benefit.

In 2024, Jiayin Group, guided by sustainable development, strengthened its foundation through governance optimization, redefined service boundaries through technological innovation, and united ecosystem synergy through shared responsibility. Moving forward, we will continue to deepen ESG integration, embrace change with a more open mind, and fulfill our commitments with more resolute actions, positioning fintech as a driving force for sustainable social development and jointly creating a fresh chapter where responsibility and value coexist and thrive.

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About Jiayin Group

Company Profile

Founded on June 18, 2011, Jiayin Group is a leading technology service group in China. On May 10, 2019, the Group successfully listed on the NASDAQ Stock Exchange in the United States under the ticker symbol JFIN. Leveraging big data, cloud computing, and artificial intelligence, we have built a robust internet finance platform committed to delivering efficient and convenient fintech services to every user, while supporting the rapid growth of our financial institution partners.

Global Layout

Drawing on our proprietary technologies and mature operational experience accumulated in the Chinese market, we are actively exploring new business frontiers and growth opportunities in international markets. Currently, Jiayin Group has expanded its business footprint to regions including Latin America and Southeast Asia. Looking ahead, we will continue to deepen our globalization strategy, fully unleash our technological expertise, and provide efficient and intelligent credit technology services to global partners and users.

Technology-driven Strategy

Jiayin Group continues to increase investment in R&D and technological innovation, building advanced management platforms and intelligent risk control systems. Backed by over a decade of deep expertise in the fintech service industry, we have developed a series of advanced platforms and systems across five core areas: data management, intelligent marketing, intelligent risk control, intelligent operations, and intelligent customer service, enabling the rapid development of our business. In this new stage of growth, we will remain true to our technological aspirations, embrace technological transformation, deepen our engagement in tech-driven development, and strive to take a leading position in strategic innovation.

Jiayin Group's Technology Platform Portfolio

Associations We Joined

Association	Title
United Nations Global Compact (UNGC)	Member [1]
National Internet Finance Association	Member
Shanghai Finance Information Association	Vice Chairman
Association of Shanghai Internet Financial Industry	Council Member
China Financing Guarantee Association	Member
Shanghai Foreign Investment Association	Member
Hainan Province Guarantee Industry Association	Member
Shenzhen Internet Finance Association	Member
New Finance Alliance	Council Member
Alliance against Illegal Industry in Financial Field	Member

AI Operations

"Shennong"	— AB Experimental Platform
"Tianyin"	— Asset Management Platform
"Baize"	— Intelligent Security System (New)
"Erlangshen"	— Unified Warning Platform
"Lingxi"	— AI Agent Platform (New)
"Lizhu"	— Full-link Observability Platform (New)
"Fuxi"	— Model Management Platform (New)

Data Management

"Dayu"	— Data Asset Management Platform
"Cangjie"	— Real-time Integration Platform
"Kunpeng"	— Real-time Computing Platform
"Taihao"	— AI Modeling Platform
"Pangu"	— Data Development Platform
"Jiguang"	— Visualization Platform

AI Marketing

"Qingniao"	— AI Marketing Platform
"Canglong"	— Intelligent Recommendation System (New)

AI Customer Service

"Chang'e"	— Intelligent Calling Platform
"Wenquxing"	— Intelligent Knowledge Base
"Nüwa"	— Intelligent Agent Assistant Platform
"Lengjing"	— Intelligent Quality Inspection System (New)

AI Risk Control

"Mingjian"	— AI Risk Control System
"Xingkong"	— Knowledge Graph Platform
"Mingcha"	— Anti-fraud System
"Qimingxing"	— Intelligent Risk Perception Platform

[1] Jiayin Group joined the UNGC in May 30, 2025

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Performance Highlights in 2024

Social Performance

Loan facilitation volume

RMB 100.8 billion

a year-on-year increase of about

14%

Borrowers newly served

About 2.77 million

a year-on-year increase of about

46%

Loan facilitation volume of small and micro enterprise owners served in total

About RMB 20.8 billion

Small and micro enterprise owners served in total

About 623,000

R&D investment

RMB 372 million

a year-on-year increase of about

26%

Total intellectual property rights held as of the end of 2024

344

Public welfare donations

RMB 2.12 million

a year-on-year increase of about

6%

Volunteer service hours

1,300 hours

a year-on-year increase of about

30%

Investment in employee training

RMB 2.809 million

a year-on-year increase of about

109%

Total employee training hours

11,156 hours

a year-on-year increase of about

128%

Complaint resolution rate

100%

Customer satisfaction rate

99.1%

Proportion of suppliers assessed for social responsibility

100%

Signing rate of the *Integrity Commitment* by suppliers

100%

Environmental Performance

Energy consumption intensity

0.09 MWh per RMB 1 million in revenue

a year-on-year decrease of

10%

GHG emission intensity

0.08 tCO$_2$e per million RMB revenue

a year-on-year decrease of

11%

Governance Performance

Signing rate of the *Integrity Commitment*

100%

Proportion of female board members

20%

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Awards and Honors

Awards at the Company Level

Technology Awards

2023 "Leading Enterprise in High-Quality Development" of Putuo District, Shanghai City

People's Government of Putuo District, Shanghai City
2024.03

A Jiayin Group Subsidiary Selected as a "Technology Innovation Little Giant Enterprise" of Putuo District

People's Government of Putuo District, Shanghai City
2024.05

A Jiayin Group Subsidiary Honored as One of the "2024 Top 100 High-Growth Software and IT Service Enterprises in Shanghai"

Shanghai Municipal Commission of Economy and Informatization
2024.12

Finance Awards

"Best Investor Relations" Award at the Wind Best Roadshow

Wind
2024.01

"Best Financial Stock Company" Award

Zhitong Finance
2024.12

"2024 Green Finance Benchmark Enterprise"

Southern Metropolis Daily
2024.12

Social Responsibility Awards

"Practice Kindness to Realize Dreams" Volunteer Project Honored as "2023 Outstanding Volunteer Service Project of Putuo District"

Putuo District Civilization Office
2024.02

Shanghai Blood Center "Outstanding Group Award"

Shanghai Blood Center
2024.12

"Smile from the Heart" Project Recognized as a Public Welfare Innovation Case by CNR News

CNR News
2024.12

Awarded the Title of " 2024 Outstanding Contribution to the Glory Cause"

Putuo District Federation of Industry and Commerce)
2025.01

Jiayin Group Awarded with the "2024 Education Public Welfare Contribution Award" "Smile from the Heart" Youth Mental Health Program Awarded with the "2024 Public Welfare Project"

The 14th Philanthropy Festival
2025.01

Employer Branding Awards

Moka & HRflag Best Employer Brand Award for Rising Enterprises in the Seventh China Human Resource Sirius Awards

Moka & HRflag
2024.11

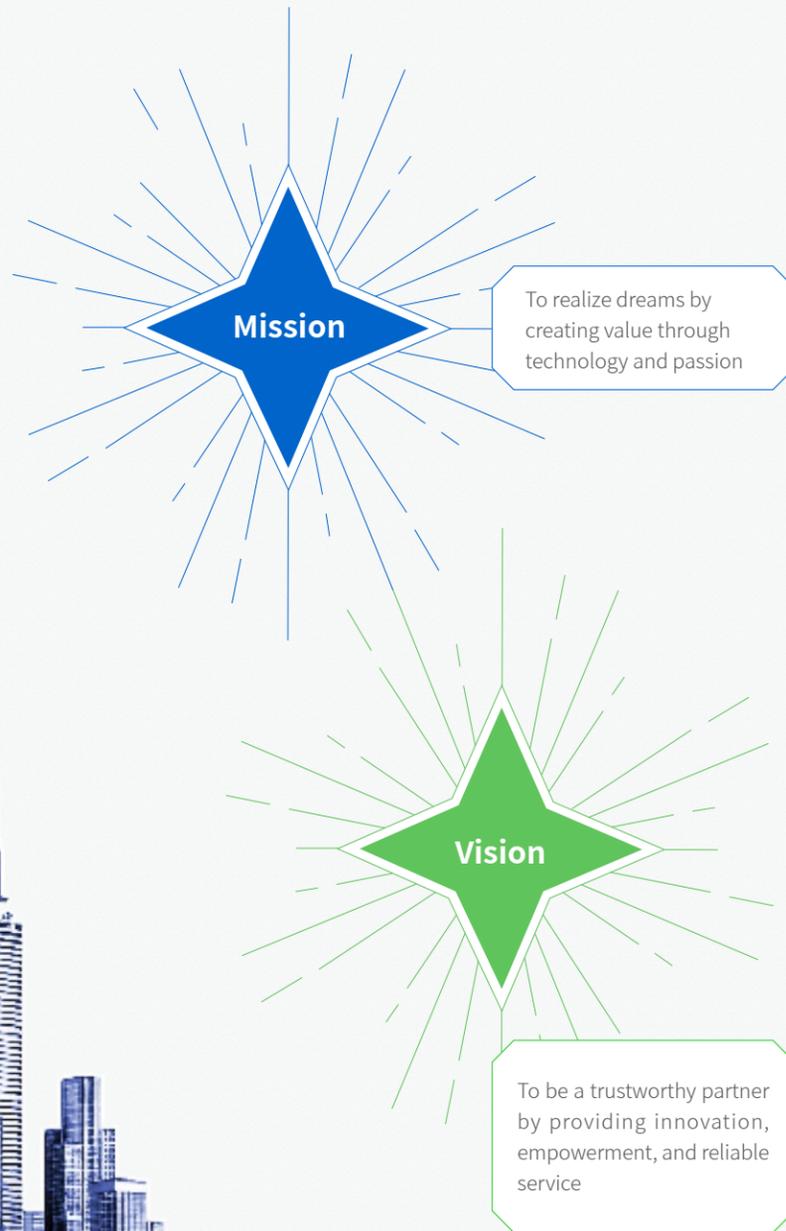**The Award of Top 20 Youth Friendly Employers in 2024 The Youth Friendly Employer List in 2024**

CIWEI
2024.12

2024 NFuture Popular Emerging Campus Recruitment Employer

Nowcoder
2024.12

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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 define the value of our work from the perspective of our customers. We strive for simplicity and authenticity. We do the right thing.

Openness and Inclusion

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

Enabling Partners

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

Embracing Changes

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

I am Jiayin

We don't set limits. We take accountability when facing challenges and obstacles.

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Highlights of 2024:

In January

Jiayin Group released the *2023 Consumer Rights and Interests Protection White Paper*: empowering consumption with technology innovation, delivering warmth to customers

Jiayin Group released the *2023 Consumer Rights and Interests Protection White Paper*, implementing systematic and refined operation of consumer protection work from aspects such as building an anti-fraud firewall, improving customer service quality and efficiency, strengthening external cooperation, and innovating consumer protection education and publicity.

Technology, warmth, and innovation are the key themes of the consumer rights and interests protection white paper. Leveraging its digital capabilities and R&D strengths, Jiayin Group adhered to a customer-centric philosophy, innovating customer service processes to convey the Company's warmth.

In February

Jiayin Group attended the Shanghai Cyber Security Industry Innovation Conference

On February 28, the "2024 Shanghai cybersecurity industry innovation conference", hosted by the Shanghai Municipal Commission of Economy and Informatization and the Putuo District People's Government, was held in Shanghai. With the theme of "industry empowerment · ecosystem building", the conference served as a comprehensive platform focused on the innovative development of the cybersecurity industry. It aimed to release cutting-edge achievements and promote the construction of an innovation highland. Jiayin Group attended the conference as a representative and discussed industry development trends, advanced security concepts, and innovative technologies with experts, scholars, and business representatives to jointly promote high-quality development of cybersecurity in Shanghai.

In March

Technology unleashed core power as the Jiayin Group Technology Innovation Competition was successfully concluded

On March 22, Jiayin Group held the "Ace vs Ace" Technology Innovation Competition in Shanghai. Senior executives, including Chairman Dinggui Yan, CEO Yifang Xu, and Co-president Libin Wang, attended and served as judges. Nine Super Teams competed fiercely, creating sparks in the interaction of intelligence and technology through fierce competitions.

In April

Empowering intelligent services by AI, Jiayin Group launched the "Nüwa" intelligent agent assistant platform

Jiayin Group launched its self-developed "Nüwa" intelligent agent assistant platform, successfully applying AI-Generated Content (AIGC) to various customer service scenarios. The platform explored new business applications of AI and established a new model of human-AI collaboration to provide a more digital and intelligent service experience.

In August

Showcasing technology, sustainability, and responsibility, Jiayin Group released its 2023 ESG report

Jiayin Group released its *2023 Environmental, Social, and Governance (ESG) Report*. The Report showed that in 2023, Jiayin upheld the principle of sustainable development by integrating ESG into its business strategy and operations. The Company actively practices ESG principles in technological innovation, SME support, employee care, environmental protection, and social welfare, achieving fruitful results and becoming a driving force behind high-quality corporate growth.

In July

Building a solid fraud defense, Jiayin Group released its H1 2024 anti-fraud control report

Jiayin Group released its H1 2024 anti-fraud control report, providing an in-depth analysis of emerging illegal fraud patterns and demonstrating the excellent performance of its intelligent risk control cluster. The Report showed that over 1.59 million fraudulent borrowers were identified and blocked, including 160,000 malicious illegal attackers, helping to prevent potential losses of RMB 2.945 billion. Additionally, 22,000 customers engaged in anti-collection behavior were intercepted or intervened.

In June

Sustaining life with trickling blood - Jiayin Group organized a voluntary blood donation

On June 5, in celebration of its 13th anniversary, Jiayin Group responded to the World Blood Donor Day call by encouraging employees to join the voluntary blood donation campaign. The initiative received strong support from enthusiastic blood donors, with 58 people successfully donating a total of 12,400 milliliters of blood, offering hope to patients in urgent need and spreading Jiayin's spirit of compassion.

In May

Jiayin Group launched the "Baize" security system to reinforce digital safety

Jiayin Group launched its independently developed "Baize" security system, enabling comprehensive host monitoring and efficient attack tracing. The system safeguarded corporate data assets and reduced potential risks, laying a solid foundation for secure and efficient operations and becoming a key piece of the Company's security architecture.

In September

"Beautiful Shanghai, Rolling Sleeves for Love, Colorful Public Welfare, Joyful Transmission" blood donation activity was successfully held with Jiayin volunteers in action again

On September 8, under the guidance of the CPC Putuo District Committee's Social Work Department and co-hosted by the Shanghai Blood Center, Putuo District Bureau of Ecology and Environment, Tzu Chi Foundation, and Changfeng Joy City, the "Beautiful Shanghai, Love Donation, Colorful Public Welfare, Joyful Transmission" blood donation activity was successfully held. Jiayin Group co-organized the event and sent nine volunteers to provide on-site support, ensuring its smooth operation.

In October

Jiayin Group celebrated the 1024 Programmer's Day with no bugs and top-notch level!

On October 24, Jiayin Group celebrated its annual Progra-mmer's Day. As a tech company with a high concentration of programmers, the October 24 Festival has become a company tradition. This year's theme, "Love for AI, Code for Success", focused on intelligence, technology, openness, and collaboration, initiating a grand celebration specifically for code enthusiasts.

In November

Jiayin Group launched the self-developed full-link observability platform "Lizhu" to ensure stable business operations

Jiayin Group launched its self-developed full-link observability platform "Lizhu", integrating tracing call chains, monitoring metrics, logs, and events to build a real-time, code-level observation platform. By combining AI and big data technologies, the platform supported AIOps across multiple scenarios, including smart inspection, trend forecasting, and root cause analysis.

In December

With united volunteer efforts and concerted love actions, Jiayin Group fully supported the Putuo education system's International Volunteer Day event

On December 4, the Putuo District education system held the "United Volunteer Efforts and Concerted Love Actions" event for the 39th International Volunteer Day. 25 responsible persons of the public welfare project of the "Star" Guardian Alliance in Putuo District, including the Shanghai Soong Ching Ling Foundation and Jiayin Group, representatives of advanced models of volunteer services in the district's education system, representatives of outstanding units of volunteer service projects, and reliable young teacher volunteers, participated in the event. At the event site, the CPC Education Work Committee of Putuo District signed a *Memorandum of Public Welfare Cooperation on Caring for the Mental Health of Teenagers* with Jiayin Group.

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ESG Management

A sound ESG management structure serves as an important pillar for the sustainable development of the Company. Based on its industry characteristics, Jiayin Group has established a comprehensive ESG management system, formulated an ESG strategy, and maintains deep communication and engagement with various stakeholders. This enables the Company to gain a holistic understanding of its sustainability needs and continuously enhances its ESG governance.
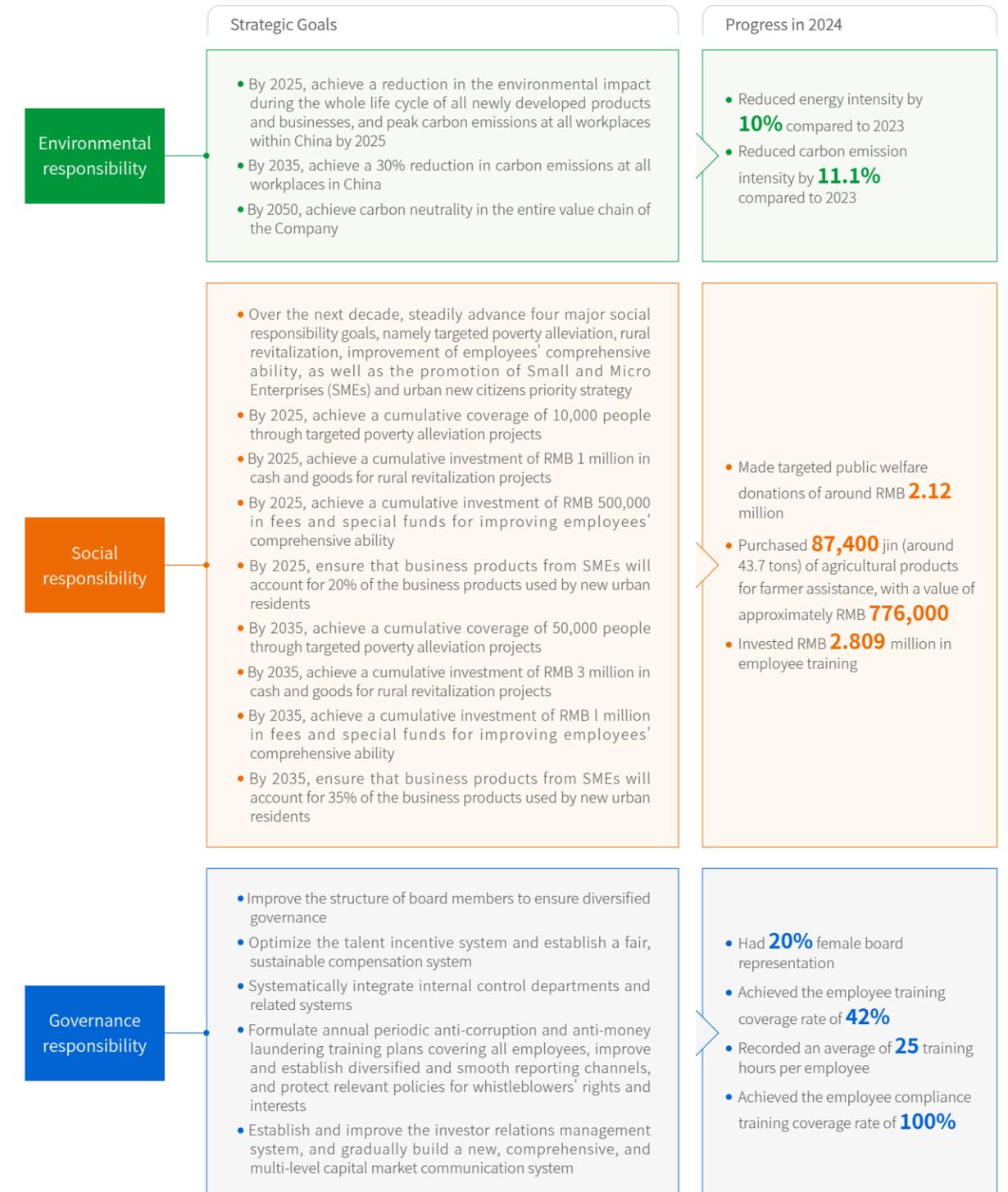
ESG Governance Structure

Jiayin Group committed to strengthening sustainable development and creating long-term value for its stakeholders. We established a three-tier ESG governance structure composed of supervision, management, and execution levels, with clearly defined responsibilities at each level. The Board of Directors serves as the highest decision-making body for ESG governance, responsible for overseeing ESG-related matters and bearing ultimate accountability for the Company's overall ESG performance.

Supervision Level — Board of Directors
- The highest decision-making body for ESG governance
- Be responsible for the oversight, review, and assessment of ESG-related policies, management, performance, and objectives

Management Level — ESG Decision Group
- Formulate ESG-related policies
- Develop ESG strategic plans and implementation goals
- Review and submit ESG reports to the Board of Directors

Execution Level — ESG Implementation Team, All Employees
- The ESG Implementation Team is responsible for implementing and enforcing ESG initiatives, as well as monitoring and evaluating ESG performance
- All employees are responsible for conducting ESG-related work

ESG Governance Structure of Jiayin Group

ESG Strategic Goals

To effectively guide the implementation of the Company's ESG strategy, Jiayin Group sets a series of targets across three core areas: environment, social responsibility, and corporate governance. The Company regularly tracks and evaluates the progress toward these goals, providing a foundation for formulating future annual action plans.

Strategic Goals	Progress in 2024
Environmental responsibility • By 2025, achieve a reduction in the environmental impact during the whole life cycle of all newly developed products and businesses, and peak carbon emissions at all workplaces within China by 2025 • By 2035, achieve a 30% reduction in carbon emissions at all workplaces in China • By 2050, achieve carbon neutrality in the entire value chain of the Company	• Reduced energy intensity by **10%** compared to 2023 • Reduced carbon emission intensity by **11.1%** compared to 2023
Social responsibility • Over the next decade, steadily advance four major social responsibility goals, namely targeted poverty alleviation, rural revitalization, improvement of employees' comprehensive ability, as well as the promotion of Small and Micro Enterprises (SMEs) and urban new citizens priority strategy • By 2025, achieve a cumulative coverage of 10,000 people through targeted poverty alleviation projects • By 2025, achieve a cumulative investment of RMB 1 million in cash and goods for rural revitalization projects • By 2025, achieve a cumulative investment of RMB 500,000 in fees and special funds for improving employees' comprehensive ability • By 2025, ensure that business products from SMEs will account for 20% of the business products used by new urban residents • By 2035, achieve a cumulative coverage of 50,000 people through targeted poverty alleviation projects • By 2035, achieve a cumulative investment of RMB 3 million in cash and goods for rural revitalization projects • By 2035, achieve a cumulative investment of RMB I million in fees and special funds for improving employees' comprehensive ability • By 2035, ensure that business products from SMEs will account for 35% of the business products used by new urban residents	• Made targeted public welfare donations of around RMB **2.12** million • Purchased **87,400** jin (around 43.7 tons) of agricultural products for farmer assistance, with a value of approximately RMB **776,000** • Invested RMB **2.809** million in employee training
Governance responsibility • Improve the structure of board members to ensure diversified governance • Optimize the talent incentive system and establish a fair, sustainable compensation system • Systematically integrate internal control departments and related systems • 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 • Establish and improve the investor relations management system, and gradually build a new, comprehensive, and multi-level capital market communication system	• Had **20%** female board representation • Achieved the employee training coverage rate of **42%** • Recorded an average of **25** training hours per employee • Achieved the employee compliance training coverage rate of **100%**

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Stakeholder Engagement

The sustainable development of Jiayin Group relies on close cooperation with all stakeholders. We maintain in-depth communication and engagement with stakeholders to promptly obtain their feedback and expectations. By establishing a diverse range of communication channels, we ensure the timely disclosure of key corporate developments to all stakeholders, thereby facilitating the sound implementation of our ESG management practices.

Stakeholders	Issues of Concern	Communication and Response Method	Communication Frequency
Government / Regulator	• Compliance management • Data security and privacy protection • Risk management • Inclusive finance • Business ethics and anti-corruption	• Policy seminars • Government communication • Supervision and inspection • Routine reporting	Multiple times per month
Shareholders / Investors	• Fintech innovation • Corporate governance • Compliance management • Risk management • Data security and privacy protection	• Quarterly reports • Investor roadshows • Emails/phone calls/visits • Annual reports	Multiple times per year
Customer	• Customer service and satisfaction • Data security and privacy protection • Financial product responsibility and safety • Inclusive finance	• Social media • Official website of Jiayin Group • Emails/phone calls • Mobile applications	Multiple times per week
Suppliers / Partner	• Efficient resource utilization • Supplier management • Fintech innovation	• Supplier evaluations • Open bidding processes • Joint development	Multiple times per month
Community and the Public	• Inclusive finance • Social welfare and rural revitalization	• Public welfare activities • Employee volunteer activities	Irregular

Stakeholders	Issues of Concern	Communication and Response Method	Communication Frequency
Media	• Inclusive finance • Social welfare and rural revitalization	• Press releases/ announcements • Interviews • Official website of Jiayin Group	Multiple times per year
Peer / Trade Associations	• Green operations • Data security and privacy protection • Fintech innovation • Industry development promotion	• Industry conferences • Industry forums • Roundtable meetings	Irregular
Employee	• Employee rights, interests, and benefits • Employee health and safety • Training and development • Diversity and equal opportunity	• Compensation management • Chairman's mailbox • Employee training • Employee activities	Multiple times per year

Investor Communication

We regularly organize various types of roadshows and communication meetings for domestic and international investors to convey the Company's business, strategy, and ESG practices. Each quarter, we livestream our earnings release conferences to the public via multiple leading platforms to share updates on our business operations. In addition, we have responded promptly to investor inquiries through hotlines, email, and social media platforms, ensuring timely and effective communication of information of public concern. Thanks to our leading practices in investor relations management and information disclosure, Jiayin Group received multiple capital market honors in 2024.

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Materiality Assessment

Based on the characteristics of its business, Jiayin Group has identified a material issue library by integrating policies, standards, and expert judgment.

Company and Industry Characteristics Analysis

- Analyze the Company and industry characteristics of Jiayin Group
- Analyze the existing ESG strategy and objectives of Jiayin Group
- Conduct benchmarking analysis against peers

Policy and International Standards Analysis

- Analyze domestic and international ESG standards and guidelines
- Analyze relevant policy standards for the financial industry

Expert Judgment

- Update the material issues for 2024 based on the analysis of Jiayin Group's business characteristics and policy standards

Material Issue Analysis Process of Jiayin Group

Based on stakeholder communication, peer benchmarking, and policy analysis, we have identified a total of 19 material issues in 2024. Among them, nine were classified as highly material, seven as moderately material, and three as generally material.

Environmental issues
- Climate change response
- Efficient resource utilization
- Green operations

Social issues
- **Financial product responsibility and safety**
- **Customer service and satisfaction**
- Industry development promotion
- Employee health and safety
- **Inclusive finance**
- **Fintech innovation**
- Diversity and equal opportunity
- Employee rights and benefits
- **Data security and privacy protection**
- Supplier management
- Employee training and development
- Public welfare and rural revitalization

Governance issues
- **Business ethics and anti-corruption**
- **Corporate governance**
- **Risk management**
- **Compliance management**

*Issues in bold were considered highly material issues

We fully consider feedback from various parties on ESG issues and, through careful internal analysis, have developed Jiayin Group's 2024 materiality matrix. The matrix categorizes issues into three levels: high, moderate, and general importance. Based on this matrix, we prioritize ESG issues for management, enabling us to take actions with the most impact on sustainable development within a limited time and resources. Compared to 2023, three issues, fintech innovation, corporate governance, and business ethics and anti-corruption, have been elevated from moderately material to highly material in the 2024 matrix.
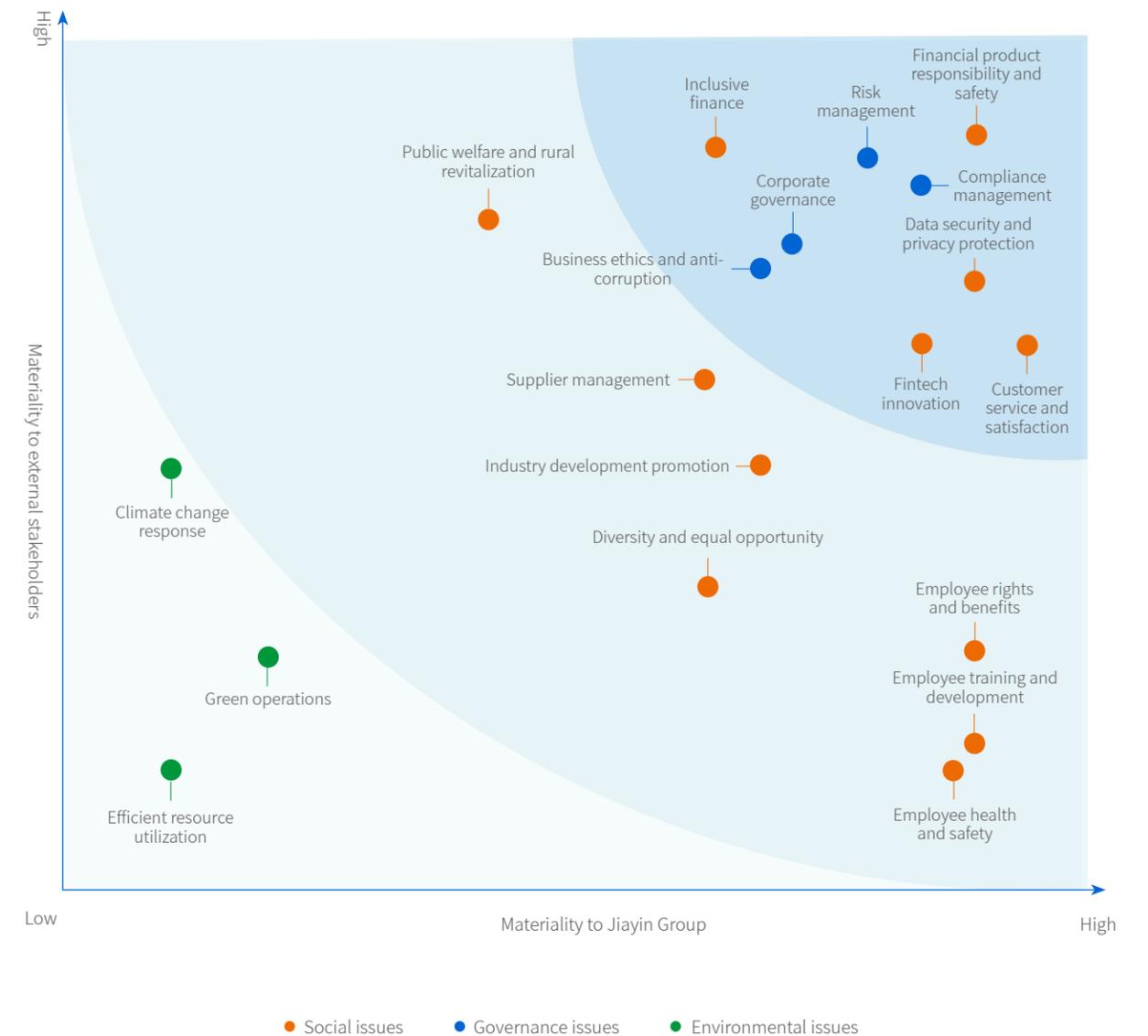
Material Issue Matrix of Jiayin Group

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Supporting UN SDGs

SDGs	Key Developments During the Reporting Period (2024)
1 NO POVERTY	• Carried out public welfare activities and rural revitalization initiatives • Procured agricultural products and supported infrastructure construction • Provided loan facilitation services for users and small and micro enterprises, both domestically and abroad • Built a comprehensive and thoughtful employee compensation and benefits system
3 GOOD HEALTH AND WELL-BEING	• Offered regular health checkups, promoted health awareness, and equipped workplaces with first-aid kits • Designed a dedicated employee mental health care program for all staff and their families
4 QUALITY EDUCATION	• Conducted public education support programs focusing on children in remote areas • Delivered overseas training sessions to improve financial awareness in local communities • Established an employee training system
5 GENDER EQUALITY	• Committed to prohibiting all forms of discrimination, including gender-based discrimination • Promoted next-generation women's leadership and career development
8 DECENT WORK AND ECONOMIC GROWTH	• Invested in fintech security and risk control • Established a comprehensive and considerate employee compensation and benefits system • Created a diversified leisure and work experience for employees

SDGs	Key Developments During the Reporting Period (2024)
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	• Developed various in-house digital technology platforms • Actively participated in industry cooperation and exchanges • Empowered financial development in overseas markets through technology • Collaborated with the police to combat illegal industries • Built a layered governance framework for comprehensive anti-fraud operations
10 REDUCED INEQUALITIES	• Supported the accessibility and inclusiveness of financial services
12 RESPONSIBLE CONSUMPTION AND PRODUCTION	• Promoted suppliers' fulfillment of environmental and social responsibilities • Implemented energy-saving, emission-reduction, and green operations
13 CLIMATE ACTION	• Continued to pursue carbon neutrality goals • Formulated strategies to address climate change • Implemented a range of energy management measures
16 PEACE, JUSTICE AND STRONG INSTITUTIONS	• Advocated for lawful and compliant corporate governance • Adhered to the code of business conduct

01

Ensuring Sound Compliance for Long-term Resilience

Jiayin Group upholds a high-standard, rigorous corporate governance philosophy, continuously optimizes its governance structure, improves internal management systems, and deepens governance capabilities. The Group strictly complies with applicable laws and regulations and strengthens internal risk controls to ensure sound and sustainable development.

嘉银科技
JIAYIN TECHNOLOGY

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1.1
Compliant Operation

Jiayin Group strictly complies with the *Company Law of the People's Republic of China* and other relevant laws, regulations, and listed company governance requirements. The Group continuously enhances its compliance management system to improve governance efficiency and strategic execution. In 2024, Jiayin Group formulated new special management guidelines and manuals for App-related compliance operations, partner access management, and daily business compliance reviews. These systematic documents have laid a solid foundation for building a safe and stable operating environment. The Company conducts regular compliance risk assessments each year and has identified no significant compliance risks during the Reporting Period.

Jiayin Group also strengthens its compliance capabilities through multi-tier training and inspection mechanisms to enhance company-wide awareness. The Group actively diversifies its compliance education approaches, working in collaboration with law enforcement agencies to solidify its compliance foundation. Company-wide compliance training sessions are conducted. During the Reporting Period, Jiayin Group held four offline compliance training sessions, with approximately 300 total employees in attendance. The training topics include responsible marketing and data compliance.

Case

Legal Publicity through the WeChat Official Account "Fangyuan Zhijia"

In 2024, Jiayin Group continued to share daily updates via its official WeChat account (enterprise version) and official WeChat account "Fangyuan Zhijia". Every week, compliance promotion and interpretation of new regulations are conducted for all employees in the form of an online legal education column. During the Reporting Period, a total of 56 related posts were pushed, covering various modules such as compliance of Internet finance loan business, compliance of marketing and promotion, data compliance, and interpretation of new regulations such as the *Company Law*.
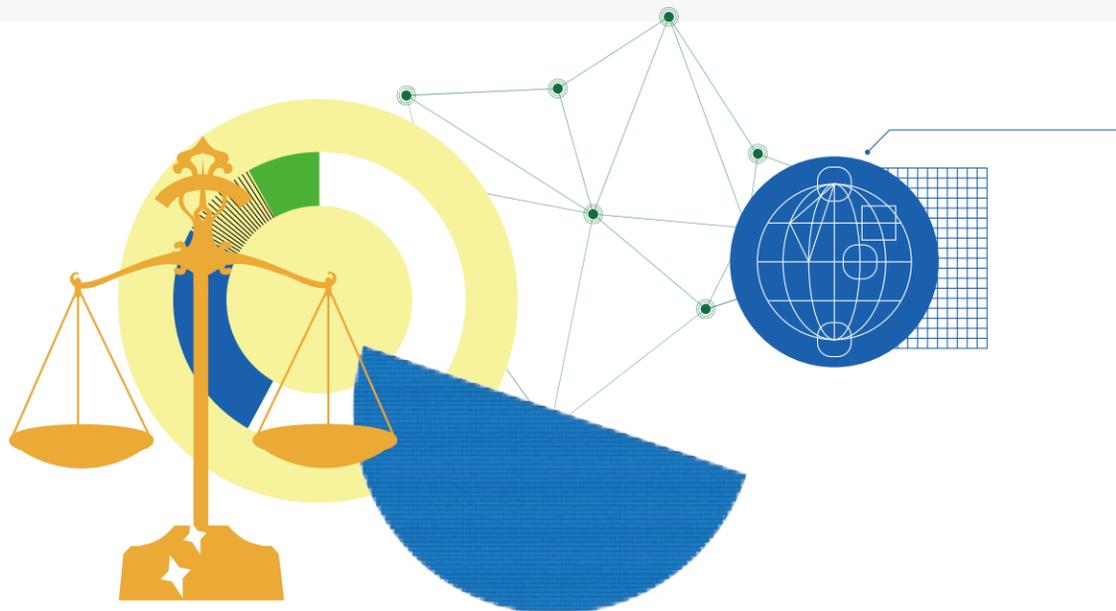
1.2
Board Diversity

Jiayin Group strictly adheres to the *Articles of Association, Committee Charters*, and other internal governance rules. The Board of Directors serves as the Group's decision-making body and is accountable to the shareholders' meeting. Under the Board, Jiayin Group has established the Audit Committee, the Compensation Committee, and the Nomination and the Corporate Governance Committee. Each committee reports directly to the Board to ensure that corporate decisions are made scientifically and rationally.

Board of Directors

Chairman: Dinggui Yan

Audit Committee	Compensation Committee	Nominating and Corporate Governance Committee
Chairman: Yuchang Huang	Chairman: Libin Wang	Chairman: Dinggui Yan
Member: Meng Rui	Members: Yifang Xu, Yuchang Huang	Members: Yifang Xu, Libin Wang

Governance Structure of Jiayin Group

Jiayin Group places strong emphasis on board diversity, incorporating diversity considerations, such as gender, age, cultural background, and ethnicity, into its director appointment decisions. The Company also evaluates candidates based on their educational background, industry experience, skill sets, and professional knowledge. In 2024, the Board of Directors consisted of five members, including two independent directors and one female director. Board members bring extensive professional expertise in fields such as internet, finance, risk management, and accounting, contributing valuable insights and guidance to the Company's overall governance.

The Board of Directors consisted of
5

including independent directors
2

female director
1

Name	Gender	Age	Position	Industry background[2]	Financial Expert	Industry Expert	Risk Management Expert
Dinggui Yan	Male	56	Director / CEO	Specializing in internet services & infrastructure Information technology consulting & services		Y	Y
Libin Wang	Male	38	Director	Offering professional services Boasting professional experience in financial management, asset management, and comprehensive capital markets	Y	Y	
Yifang Xu	Female	47	Director	Providing research and consulting services Gaining extensive experience in risk management, investment banking, product management, etc.		Y	Y
Yuchang Huang	Male	70	Independent Director	Business and professional services-research and consulting services Engaged in research in accounting, auditing, and related fields	Y		
Meng Rui	Male	57	Independent Director	Finance professor Member of the International Accounting Association	Y		

[2] Industry backgrounds are categorized according to the Global Industry Classification Standard (GICS)

The proportion of female directors is

20%

The number of meetings of the Board was

9

The number of average Board member meeting participants

5

1.3
Internal Control Audit

In adherence to a governance philosophy of "standardization, efficiency, and transparency", Jiayin Group continuously strengthens its internal control system and improves its internal audit framework, laying a solid foundation for sustainable development. The Company fully leverages the role of internal audit in internal control, risk management, and corporate governance to ensure the effective operation and sound development of governance practices. Jiayin Group strictly follows national regulations to ensure the standardized operation and effective supervision of its internal control system.

We continuously refine our internal audit mechanisms and procedures by adopting systematic and standardized approaches to review, evaluate, and improve our business operations, risk management, internal controls, and corporate governance. These efforts support the Company's stable development and the achievement of its strategic goals.

Business Audit Process → Interviewing key personnel in the process → Obtaining control point information → Conducting walkthrough test → Risk assessment → Issue rectifiication

System Audit Process → Interviewing system administrators → Obtaining system screenshots of control points → Risk assessment → Issue rectifiication

Internal Control Audit Process
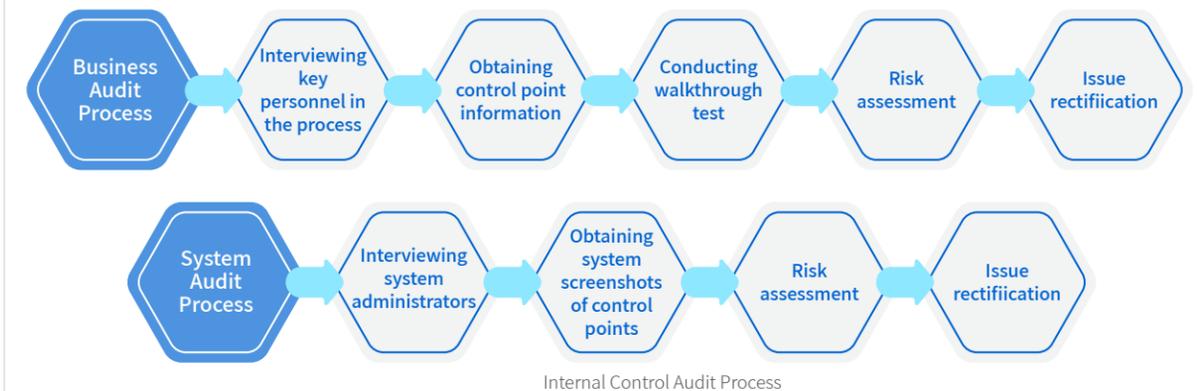
In 2024, we prioritized the systematic development and implementation of the *Sarbanes-Oxley Act* (SOX) Section 404 compliance program (hereinafter referred to as the "SOX Program"). The initiative is driven by changes in regulatory requirements following the expiration of the Emerging Growth Company (EGC) internal control reporting exemption, five years after the Company's IPO. The program aims to comprehensively strengthen internal controls over financial reporting to fulfill the statutory obligation of disclosing an audited internal control report in the Company's annual filing. The SOX Program includes key phases such as risk assessment and scoping, current-state evaluation and deficiency identification, standardized process development and remediation, and interim/year-end effectiveness testing and risk reassessment. Its scope comprehensively covers entity-level controls (including corporate governance, code of ethics, whistleblower and anti-fraud mechanisms), process-level controls (e.g., sales and revenue, procurement and payment, financial reporting management, human resources management), and IT controls (including program and data access, change management, system development, and operating environment). The implementation of the SOX Program has significantly enhanced the structure and execution of the Company's internal control system over financial reporting, ensuring full compliance and driving substantial improvements to internal control maturity. During the Reporting Period, a third-party external auditor conducted an audit of the effectiveness of the Company's internal control over financial reporting as of December 31, 2024. The auditor concluded that the internal control system was effective in all material respects and issued an unqualified opinion.

Regarding internal audits, Jiayin Group has maintained its commitment to conducting comprehensive mid-year and year-end audits of key business segments annually. The 2024 audit efforts focused on critical areas, including entity-level controls, process-level controls, IT controls, and procurement processes. During the Reporting Period, for all identified issues, the Internal Audit Department worked closely with relevant business units to ensure that post-remediation operations were both effective and compliant with SOX requirements. The rectification completion rate for audit findings reached 100%.

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1.4

Risk Management

Jiayin Group integrates risk management into every aspect of our operations to ensure the stable execution of all business activities. The Company places strong emphasis on advancing and implementing robust risk management practices to minimize the occurrence of risk events. To this end, Jiayin Group has established a three-tier risk governance structure comprising the Board of Directors, the management, and the Internal Audit Department. Building on this framework, and aligned with the internationally recognized COSO framework, the Company has constructed a comprehensive "hree lines of defense" risk management system that spans the entire operational lifecycle.

The first line of defense

Business departments and functional departments assume responsibilities for assessing, controlling, and responding to risks in their respective fields

The second line of defense

The risk management team is responsible for monitoring and checking risk management, and assisting in reporting risk status

The third line of defense

The internal audit team is responsible for evaluating the effectiveness of the Company's risk management procedures, internal control, and corporate governance

Risk Management Framework of Jiayin Group

Risk Management Process

Jiayin Group continuously optimizes our risk management process to ensure effective control and mitigation of relevant risks, thereby providing a solid foundation for the continuity and sustainable growth of our business. Our risk management process covers all aspects of the Company's operations, enabling us to systematically respond to various complex risks and to achieve our overarching strategic business objectives.

Pre-control

- Determine the objectives of the risk audit and clarify the focus of the risk management audit, such as technological risk, legal risk, market risk, credit risk, and operational risk
- Fully assess business risks through project approval, contract, and compliance review processes

In-process monitoring

- Risk assessment
- Risk management system review
- Supervise the implementation of front-end risk control measures through the compliance acceptance process
- Information security audit

Post-audit review

- Risk audit results feedback and audit inspection
- Conduct follow-up and monitoring
- Regularly review of rectification progress

Risk Management Process of Jiayin Group

Risk Assessment and Response

In 2024, Jiayin Group conducted annual corporate risk assessment and identification process. Based on the assessment results, the Company established a comprehensive risk evaluation and response system covering company-level, business process-level, and information system-level risks.

- Dynamically manage internal control policies and key process maps
- Ensure alignment between control documentation and actual business practices

- Integrate risk identification with business adjustments and process changes
- Detect risks promptly during process updates

Continuously optimize the risk control matrix
Identify and address potential risks in advance for new business scenarios

- Synchronize updates of process specifications and operating standards
- Adjust relevant policies in tandem with process changes

Risk Assessment and Response of Jiayin Group

During the Reporting Period, Jiayin Group conducted regular compliance risk reviews for its business operations and found no material compliance risks.

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Anti-Risk Culture Building

The effectiveness of risk management is critically dependent on each employee's awareness, knowledge, attitude, engagement, and professionalism regarding risk. Jiayin Group continues to strengthen company-wide risk awareness and compliance capabilities. Under the leadership of the Legal and Compliance Department and other relevant departments, the Company organizes various employee training and awareness initiatives on risk and compliance. By combining these efforts with in-depth analyses of typical case studies, we have effectively enhanced employees' operational skills and their ability to identify and respond to risks in daily work.

Case

Compliance Training on Responsible Marketing Based on the "19 Proposals" by NIFA

On August 7, 2024, our Legal and Compliance Department, in collaboration with the National Internet Finance Association of China (NIFA), held a specialized training session focused on the *"19 Proposals" on the Code of Conduct for Marketing of Financial Products*. The training analyzed potential compliance risks in partnerships with third-party internet platforms based on the Company's business characteristics and provided a systematic explanation of key issues such as "misleading sales" and "inappropriate advertising". The session received enthusiastic responses, with employees actively participating in interactive discussions, reflecting a strong culture of compliance learning. A special Q&A and reward segment was also included to enhance the training's entertainment and effectiveness.

Training Session

Case

315 · Special Legal Publicity Lectures

During the 2024 World Consumer Rights Day on March 15, Jiayin Group organized two "3.15 · On-site Compliance Education Seminars" with the focus on key regulations such as the Law of the People's Republic of China on the Protection of Consumer Rights and Interests and the Personal Information Protection Law of the People's Republic of China. The sessions explained consumers' rights and the obligations of businesses according to relevant laws and regulations. Additionally, we provided compliance training and case-based explanations of prohibited behaviors in financial marketing and personal information protection. Real-world examples illustrated the consequences of violating the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests* and relevant regulations, while the risk points that should be noted and prevented during business operations to raise employees' compliance awareness, and advocate compliant operation according to laws.

1.5
Business Ethics

Upholding the highest standards of business ethics, Jiayin Group adheres to the principles of fair market competition and provides consumers with compliant financial products and trustworthy services. We strictly comply with internal policies such as the *Code of Business Conduct and Ethics*, the *Administrative Measures for Punishment on Employees' Non-compliance*, the *Administrative Measures for Registration, Delivery and Disposal of Gifts Received in Official Functions*, and the *Regulations on Anti-commercial Bribery*, and we continuously improve our policies and process frameworks. In 2024, we introduced several new management policies, including the *Administrative Measures for Punishment on Employees' Non-compliance*, the *Administrative Measures for Registration*, the *Delivery and Disposal of Gifts Received in Official Functions*, and the *Regulations on Anti-commercial Bribery*. These policies help to build a tighter compliance network covering marketing, partner management, telesales, post-loan services, internal oversight, and data security.

We also work with business partners to establish a foundation of integrity and compliance, ensuring a professional, fair, and ethical business environment. All suppliers and employees involved in business operations are required to sign the *Integrity Commitment*, which reflects Jiayin Group's core values of clean business practices, anti-corruption, and fair competition. In 2024, our Market and Business Traffic Department coordinated the signing of Integrity Agreements with 30 traffic sourcing partners. These agreements strictly prohibit either party from soliciting, receiving, offering, or providing any benefit outside of contract terms, thereby safeguarding a fair and transparent cooperation environment.

The signing rate of the *Integrity Commitment* by procurement personnel was

100%

The signing rate of the *Integrity Commercial Contracts* by suppliers was

100%

Jiayin Group requires senior management to lead by example in fostering a culture of business ethics from the top down. Online and offline ethics and anti-corruption training are regularly provided to all employees. Additionally, our official WeChat account "Fangyuan Zhijia" publishes updates to educate staff and stakeholders on business ethics standards and policy dynamics.

Case

Employee Ethics and Anti-Corruption Training

Jiayin Academy regularly conducts business ethics training for all new employees every month, covering professional ethics, honesty, and trustworthiness, etc. The training, by explaining the Company's mission, vision, values, and corporate culture, and integrating case study sessions, shares cases of professional ethics, honesty, and trustworthiness with new employees, further raising their awareness of integrity culture and promoting positive values.

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Case

Confidentiality Obligation Promotion through "Fangyuan Zhijia" WeChat Official Account

In 2024, the Legal and Compliance Department published an educational series on the theme "The obligation of confidentiality is the legal obligation of laborers" via the Fangyuan Zhijia official WeChat account. Through real-life cases and legal interpretations, the campaign enhanced employees' understanding of trade secret protection. Topics included confidentiality obligations during and after employment, particularly concerning technical and operational information. The series referenced the *Civil Code of the People's Republic of China* and the *Law Against Unfair Competition of the People's Republic of China*, and featured cautionary examples such as employee termination for data leaks and criminal penalties for trade secret violations, strengthening employees' intuitive understanding of the legal consequences of violations.

Business Ethics Audit

In 2024, Jiayin Group conducted internal ethics audits across credit reporting data procurement, usage, and payment settlement processes. These audits included supplier due diligence, operational reviews, and internal interviews to further standardize the integrity-based procurement procedures. A mutual supervision mechanism for dedicated cost control staff has also been established.

In addition, the Company conducted a semi-annual internal work review of the Post-Loan Management Department. The review focused on aspects such as the internal control system, performance evaluation and cost management, risk monitoring and early warning, file management, and fraud risk control. It comprehensively evaluated the deficiencies of the existing post-loan operation mechanism in terms of system processes, performance and cost, and risk early warning, and provided recommendations for risk mitigation. The external review work related to business ethics focuses on outsourcing management, including compliance checks on cooperative manufacturers, anti-fraud and integrity promotion, as well as the investigation of business cooperation issues. Eventually, a review report is formed to identify potential business risks and promote the improvement of related work processes.

Anti-Corruption Reporting Mechanism

To effectively combat corruption, fraud, and other violations of business ethics, Jiayin Group has established multiple reporting channels for all employees, suppliers, and external publics, encouraging the reporting and complaint of any fraud or violation of business ethics. For the reported incidents, we promptly investigate and collect evidence, and continuously improve our management mechanisms through case reviews to prevent the recurrence of related incidents and minimize business ethics risks to the greatest extent.

Supervision

An independent third-party investigation team is established to conduct rigorous audit and investigation work.

Investigation

If a deeper investigation is needed, the Company will allocate necessary resources to ensure the effectiveness and timeliness of the investigation.

Resolution

The Anti-Corruption and Governance Committee, composed of the Chairman, CEO, Co-president, and Chief Human Resources Officer, makes the final determination on investigation outcomes and disciplinary measures.

Reporting, Handling, and Investigation Process of Jiayin Group

The Company accepts all forms of reporting, including both real-name and anonymous reports, and implements strict protective measures to safeguard the rights and interests of whistleblowers. For employees who choose to report under their real name, job reassignment or changes in reporting lines can be arranged as needed to ensure a safe and comfortable work environment.

● Reporting Channels of Jiayin Group

Email: jubao@jiayinfintech.cn   Tel.: 021-61902450   Online: Integrity of Jiayin - I will report - Report online

Anti-money Laundering and Anti-terrorist Financing

Jiayin Group consistently adheres to lawful and compliant business operations, earnestly fulfilling its legal obligations and ethical responsibilities. We strictly follow the *Anti-Money Laundering Law of the People's Republic of China* and the *Provisions on Anti-Money Laundering for Financial Institutions*, among other relevant laws and regulations. To enhance our ability to prevent money laundering and terrorist financing, we have established and adhere to the *Administrative Measures for Anti-Money Laundering and Anti-Terrorist Financing of the Company*, aiming to build a comprehensive and effective risk prevention and control system.

A dedicated leading group for anti-money laundering and anti-terrorist financing has been formed, led by the Chairman and comprised of key department heads from the internal control and compliance center, financial center, technical center, and risk control center. This group is responsible for the coordination and management of the Company's anti-money laundering and anti-terrorist financing efforts, ensuring effective implementation of relevant policies and procedures. Jiayin Group continues to improve its anti-money laundering and anti-terrorist financing policies and workflows, with a focus on risk identification and assessment, internal control mechanisms, and employee training programs. We also actively strengthen communications and cooperation with regulatory bodies and international compliance frameworks. During the Reporting Period, no penalties were incurred for suspected money laundering or terrorist financing activities.

02

Innovating Digital Finance through Intelligent Technology

Jiayin Group views technology as the primary driving force for its development. We consistently regard cutting-edge internet technologies such as artificial intelligence and cloud computing as key elements in building our core competitiveness. By leveraging an intelligent risk control system, we have established a strong protective barrier that supports our stable operations and sustainable growth. Looking ahead, we will continue to deliver efficient, intelligent, inclusive financial services and customized smart solutions to more consumers worldwide, working together toward a brighter future.

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2.1
Digital Financial Inclusion

Jiayin Group is committed to reshaping the financial services ecosystem through technology, promoting the extension of financial resources to broader populations and emerging markets. With the support of technologies such as big data and artificial intelligence, financial institutions can transcend traditional service limitations, accurately reach users, and reduce both service thresholds and costs. This allows underserved borrowers to access convenient and efficient financial services, effectively narrowing financial resource gaps between different regions and demographic groups.

Inclusive Finance

Inclusive finance refers to the provision of appropriate and effective financial services at an affordable cost to all sectors and groups of society, based on the principles of equal opportunity and commercial sustainability. Jiayin Group actively supports national policies promoting high-quality inclusive finance. We leverage financial technology to reduce service barriers and costs, providing capital support to individual consumers and small and micro enterprises. Through concrete actions, we practice inclusive finance, advance social equity, and promote balanced economic development.

Capital Assurance

Jiayin Group actively expands its cooperative network with various financial institutions to build a diversified ecosystem. In 2024, the Company has completed supplementary integrations with several private and large city commercial banks, further strengthening our partnerships. Meanwhile, we deepened collaborations in multiple product areas, including consumer loans and SME loans, jointly exploring innovative business models. Additionally, the Company reached cooperation intentions with the internet and foreign banks for loan facilitation services, continuously exploring diversified cooperation models and injecting new momentum into business development.

During the Reporting Period, the Company launched a new online approval process, greatly enhancing the efficiency of project evaluations. By the end of 2024, we had established solid cooperative relationships with 73 financial institutions, providing robust capital support for our loan facilitation business and laying a solid foundation for long-term growth.

Precise Reach

Jiayin Group has formed close partnerships across four major platform categories to promote financial products to potential borrowers and provide efficient services to existing ones. By the end of the Reporting Period, we had built long-term relationships with 35 global channel partners, offering consumers diverse access options. In 2024, the Company has facilitated RMB 100.8 billion in transaction volume, surpassing RMB 100 billion for the first time, marking a significant milestone in our development.

▼ Mobile APP Store	Apple, Android, Vivo, Oppo
▼ Cross-industry	Ctrip, JD.com
▼ Online Ads	Douyin, Tencent
▼ Overseas Channels	Facebook, Google, TikTok

Multiple Customer Acquisition Channels of Jiayin Group

Intelligent Marketing

Jiayin Group has integrated capabilities such as big data tagging and algorithmic modeling into a strategic canvas to build the "Qingniao" intelligent marketing platform, which empowers business teams to manage differentiated customer segments. Through a visual interface, business users can design, deploy, and analyze personalized, customized, and highly targeted marketing strategies for different user groups. "Qingniao" enables streamlined deployment and monitoring of marketing strategies, granular customer segmentation, and robust data analytics. By connecting to multiple outreach channels, it customizes content based on user characteristics and interacts with users at optimal times and through the most suitable methods, achieving a "one-to-one" personalized marketing effect. This has significantly improved marketing efficiency and helped businesses reach and convert customers with precision.

"Qingniao" Intelligent Marketing Platform

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Refined Operation

"Qingniao" provides a user tag management system and an automated operations platform. Based on user-authorized behavioral data, it builds a systematic tagging library to automate the creation, maintenance, and management of user tags. Businesses can implement personalized marketing strategies tailored to users with different tags, enabling more refined customer operations.

Automatic Marketing

Equipped with an automated marketing engine, rules engine, decision engine, and various marketing components, "Qingniao" supports a wide range of campaign strategies. Business personnel can configure and launch campaigns easily based on their goals, customer needs, and preferences, enhancing overall marketing efficiency.

Visualized Configuration

"Qingniao" intelligent platform offers a visual interface for configuring marketing tasks, providing strong technical support for efficient business execution.

Multi-channel Reach

"Qingniao" integrates a variety of customer reach channels, including social media, SMS notifications, coupons, telesales systems, the "Chang'e" intelligent voice bot, and WeChat public account messages, ensuring efficient omnichannel user reach.

Features of "Qingniao" Intelligent Marketing Platform

In 2024, leveraging core technologies such as big data, rule engines, and flexible customer group management, we officially launched our independently developed "Canglong" Intelligent Recommendation Platform. This platform supports open API integration across various business scenarios and incorporates components such as content placements, product libraries, and algorithm models. It allows for dynamic combinations of real-time user rules and offline customer profiles to accurately recommend personalized content to different user groups. This customer-centric approach maximizes the efficiency of resource delivery and significantly enhances the granularity of operations and the user interaction experience.

"Canglong" Intelligent Recommendation Platform

Thanks to our robust customer acquisition ecosystem, by the end of the Reporting Period, we had served approximately 17.3 million borrowers cumulatively, with 2.77 million new borrowers added in 2024, representing a year-over-year increase of around 46%.

Empowering SMEs

SMEs often face difficulties in securing operational loans due to challenges such as limited business continuity and lack of collateral. Amid ongoing structural adjustments in the economy, SMEs are grappling with tight cash flow and high financing costs. Jiayin Group remains focused on alleviating the financing challenges of SMEs by continuously rolling out supportive measures to boost their operations. These efforts include accelerating loan approval processes and increasing capital supply to improve loan accessibility for SMEs. In 2024, we served over 623 thousand SME clients, with a cumulative transaction volume reaching RMB 20.8 billion.

Improving the accessibility of loans for the owners of SMEs

Assisting in simplifying application materials

Issuing interest-free coupons

Featuring a convenient process
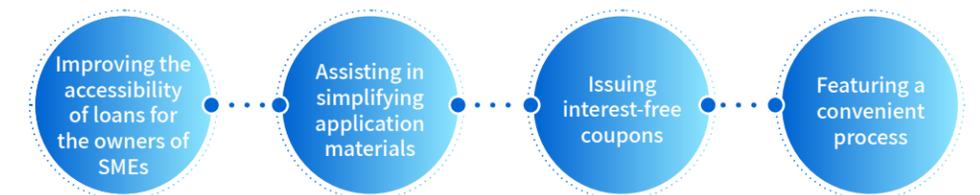
Measures Taken by Jiayin Group to Support the Owners of SMEs

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Developing Overseas Markets

Jiayin Group continues to steadily expand its presence in overseas markets, delivering efficient and intelligent, inclusive financial services and solutions to more businesses and consumers worldwide. We have established strong partnerships with local financial and technology institutions, offering customized financial solutions tailored to different markets. These efforts aim to improve credit access and financial inclusion, contributing to the Group's global development strategy.

In Indonesia, our partners strictly comply with the *Law on Personal Data Protection* of the Republic of Indonesia, along with regulations issued by the Financial Services Authority (OJK), such as Regulation No. 40 of 2024 on IT-based joint financing services and Regulation No. 22 of 2023 on consumer protection, and develop internal governance policies including: the *Standar Operasional Legal And Compliance* (legal compliance), the *Standar Operasional Prosedur Perlindungan Data Pribad* (personal data protection), and the *Standar Operasional Prosedur Perlindungan Data Pribad Funding* (fund operation). In addition, we implement risk control protocols and undergo regular inspections and evaluations by local authorities to ensure lawful and compliant business operations. In 2024, the Group was honored with the Top 10 Rising Unicorns in Indonesia award by LinkedIn.

In Mexico, our partner strictly complies with relevant credit-related laws and regulations, including the *Law of Credit Organizations and Auxiliary Activities* and the *Law for the Protection and Defense of the User of Financial Services*.It holds an Sociedad Financiera de Objeto Múltiple (SOFOM) license and has established internal management policies to ensure full compliance in the conduct of its business. It continues to expand our business channels, significantly enhancing the accessibility and convenience of financial credit services.

In the course of developing our overseas business, we actively promote inclusive finance initiatives to provide disadvantaged groups with preferential loan terms and flexible repayment options, thereby improving financial accessibility for diverse populations. By leveraging financial technology to empower local partners, we have built intelligent credit assessment systems that enable precise risk identification and automated approval processes, effectively reducing operational costs and enhancing service efficiency. In addition, we remain committed to a talent localization strategy, creating job opportunities through targeted recruitment and partnering with local institutions to deliver vocational training programs. These efforts help local professionals adapt to job requirements and contribute to the development of a sustainable local financial ecosystem.

▶ Offer diverse loan products with varying maturities

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

▶ Popularize financial knowledge

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

▶ Enhance risk management and credit building

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

▶ Provide technical support and innovation

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

▶ Ensure transparency and regulatory compliance

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

Inclusive Finance Measures for Overseas Markets of Jiayin Group

Case

Creating Job Opportunities in Developing Countries

Across our overseas operations, we actively promote localized recruitment, offering over 1,000 job opportunities to fresh graduates and members of the general public. In addition, we collaborate with educational institutions to deliver vocational training programs, helping graduates and unemployed individuals enhance their employability while also promoting financial literacy.

Case

Technology Empowered Overseas Inclusive Finance

Leveraging strong big data computing capabilities and advanced algorithms, Jiayin Group empowers local financial institutions to more accurately assess borrower creditworthiness. This reduces the cost of credit evaluation and accelerates the lending process. Through our independently developed risk assessment system, we analyze borrower-consented data to evaluate credit risk, thereby extending credit access to individuals who are traditionally underserved by conventional credit scoring systems, further enhancing financial inclusion.

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2.2
Technological Innovation

As a fintech enterprise deeply rooted in financial technology, innovation is the cornerstone of Jiayin Group's core competitiveness and a key driver of differentiated development. We continue to increase investment in research and development, consistently iterating and upgrading our technological capabilities to provide consumers with safer and more convenient financial products and services. Meanwhile, we are also strengthening intellectual property management to ensure sustained innovation and long-term growth.

Establishing Technological Innovation System

Technological innovation is essential to Jiayin Group's competitive advantage. We continuously explore new service models, increase R&D investment, and strive to build a robust and reliable product system. To guide efficient scientific research, we have implemented internal policies such as *Development Management Standards*, *Testing Management Standards*, and *Production Incident Management Standards*.

To further stimulate the innovation potential of our researchers, we have established a diversified incentive mechanism at both team and individual levels, rewarding outstanding contributions from R&D teams and staff.

In 2024

the number of R&D personnel in the Company reached

416

the amount of R&D investment reached

RMB 372 million

Team Incentives	Individual Incentives
• Knowledge Navigation Award • Ingenuity Excellence Award • Team Excellence Award • Team Progress Award • Spark Award	• Best Originality Award • Pioneer Contribution Award • Excellent Contribution Award

Innovative Incentive Plan of Jiayin Group (Partial)

During the Reporting Period, we organized a variety of innovative cultural activities for our tech employees, aiming to foster a creative atmosphere within teams, stimulate R&D enthusiasm, and further support business growth.

Innovative Culture Activities	
• AI-assisted Programming Competition • 1024 Programmer's Day • Coze AI Agent Competition	• Tech Talk • Business Knowledge Contest

Innovative Culture Activities of Jiayin Group (Partials)

R&D and Technological Innovation Achievements

During the Reporting Period, thanks to the collective efforts of our R&D team, Jiayin Group unlocked further application potential of AI, cloud computing, and big data technologies. We launched seven newly developed intelligent platforms and upgraded two existing self-developed systems.

"Lengjing" AI Quality Inspection Platform

Utilizing ASR speech recognition, NLP, and big data technologies, our self-developed "Lengjing" delivers automated quality inspection combined with manual review. It quantitatively evaluates agent performance, improving QA efficiency and reducing operational risks.

"Nüwa" Intelligent Agent Assistant Platform

"Nüwa" platform enhances agent performance through guided workflows and speech suggestions, significantly improving customer service quality. It can provide 100% AI-powered assistance for external customer service operations.

"Baize" Security System

"Baize" monitors host behavior in real time to quickly identify anomalies and improve incident response. It allows batch querying of host states and one-click tracing of intrusion activity, greatly boosting cybersecurity and attack forensics capabilities.

"Canglong" Intelligent Recommendation System

"Canglong" intelligent recommendation platform connects to business scenarios via open APIs, combining real-time rules and offline user profiles for personalized resource recommendations, enhancing the efficiency of refined business operation and user experience.

"Lingxi" AI Agent

"Lingxi" AI agent center fully integrates knowledge and workflow automation to provide instant answers regarding products, customer service, business processes, regulations, and FAQs. It delivers customized digital and intelligent services, empowering personnel to become "super individuals".

"Lizhu" Full-link Observability Platform

"Lizhu" enables real-time monitoring of business operations, enabling quick fault detection and performance bottleneck resolution. It supports the stable operation of complex, large-scale system architectures and protects the operation of the business.

"Fuxi" Model Management Platform

"Fuxi" integrates with the Company's data warehouse and big data platform to manage offline models, assess performance, and ensure safe and efficient model deployment in production.

Newly Launched Platforms of Jiayin Group

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"Wenquxing" Knowledge Base

"Wenquxing" Knowledge Base delivers instant information retrieval, problem-solving, and knowledge management through intelligent search queries and personalized recommendations. By efficiently pushing actionable insights to business professionals, it establishes a knowledge-driven operational model that enhances both productivity and customer experience. In 2024, the platform achieved a 10-fold improvement in overall search efficiency by integrating AI-powered large models, effectively resolving issues like sluggish responses and unclear prioritization of key information.

"Tianlu" DevOps Platform

"Tianlu" DevOps platform provides full-lifecycle management of product requirements, pipeline management, test management, application release, and operation and maintenance changes. Standardized management, independent collaboration, and intelligent tracking were achieved in the R&D and operation process.

Newly Upgraded Platforms of Jiayin Group

During the Reporting Period, Jiayin Group introduced the self-developed algorithms "Shilan" audio data mining algorithm and "Mingjing" text data mining algorithm, marking a significant advancement in the Company's capability to process unstructured data. Moving forward, by leveraging acoustic and semantic modeling technologies, we aim to further enhance its risk prediction capabilities and continuously reduce operational costs.

"Shilan" Algorithm

"Shilan" algorithm can detect subtle emotional variations in a speaker's voice by analyzing sound wave patterns, inferring emotional states through audio data.

"Mingjing" Algorithm

"Mingjing" model automatically searches for valuable keywords across different business scenarios and utilizes large language models (LLMs) to semantically interpret matched text, significantly improving recognition accuracy.

Newly Developed Algorithms of Jiayin Group

Strengthening Technological Innovation Protection

Jiayin Group strictly complies with intellectual property-related laws and regulations such as the *Trademark Law of the People's Republic of China* and the *Patent Law of the People's Republic of China*. The Company has established internal policies, including the *Intellectual Property Management Measures* and the *Regulations on the Protection of Intellectual Property Rights*, to guide employees in the compliant application, management, and maintenance of intellectual property. In 2024, to better mitigate risks related to intellectual property usage, we introduced the *Company Guidelines for the Use of Software, Fonts, and Images*, which regulate the procedures for using such materials to avoid legal infringement and related economic liabilities, providing strong support for the Company's sustainable development and stable and legal operation. As of the end of the Reporting Period, we owned a total of 344 intellectual property rights, including trademarks, software Copyrights, patents, and domain names.

We have established a comprehensive intellectual property management process to ensure compliance with employees' work and to protect the Company's R&D achievements. In addition, we regularly conduct training and awareness initiatives to enhance the effectiveness of intellectual property management and ensure that related systems and processes are implemented effectively.

Establish an internal coordination mechanism for intellectual property applications, have legal personnel collaborate with professional agents to conduct patent, trademark, and other searches, jointly formulate the intellectual property application layout plan, reduce invalid applications, and build competitive barriers through key technology filings

Establish an external intellectual property infringement contingency plan, have legal personnel coordinate with business departments to organize intellectual property certificates and infringement-related evidence, issue warnings to infringers, or initiate lawsuits

Establish a series of intellectual property-related guidelines to regulate employees' use of intellectual property, respect third-party intellectual property rights, and reduce corporate compliance risks

Regularly carry out intellectual property training and promotion to strengthen employees' intellectual property protection awareness and clarify employee behavior norms

Intellectual Property Management Measures

Case

Intellectual Property Awareness Raising

In 2024, Jiayin Group published an intellectual property awareness-raising article on World Intellectual Property Day. The article included key legal provisions and typical infringement cases, helping employees enhance their legal understanding through scenario-based explanations and reinforcing awareness of red-line behaviors in business operations.


Intellectual Property Awareness Raising

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2.3
Artificial Intelligence Applications

The year 2024 marked a significant push by Jiayin Group to advance AI large model technology. At the beginning of 2025, we specially established the Big Data and Artificial Intelligence Department, focusing on cutting-edge fields such as multimodal large models and real-time data analysis. We deeply explore the refinement of technology platforms and the AI integration within fraud prevention management platforms, aiming to build a research and development system that sets an industry benchmark.

During the Reporting Period, we successfully developed multiple intelligent platforms driven by core technologies, including natural language processing and intelligent decision engines, comprehensively upgrading product intelligence and optimizing service experiences. Meanwhile, the Company constructed an efficiency tool matrix covering the entire business process, significantly enhancing employee productivity and cultivating "super individuals", laying a solid foundation for continuously delivering the next generation of intelligent platforms.

AI Application Areas

- Agent Assistance - "Nüwa" Agent Assistant Platform[3]

- Intelligent Office - "Lingxi" AI Agent

- Quality Inspection - "Prism" AI Quality Inspection Platform[4]

- Knowledge Management - "Wenquxing" Knowledge Base[5]
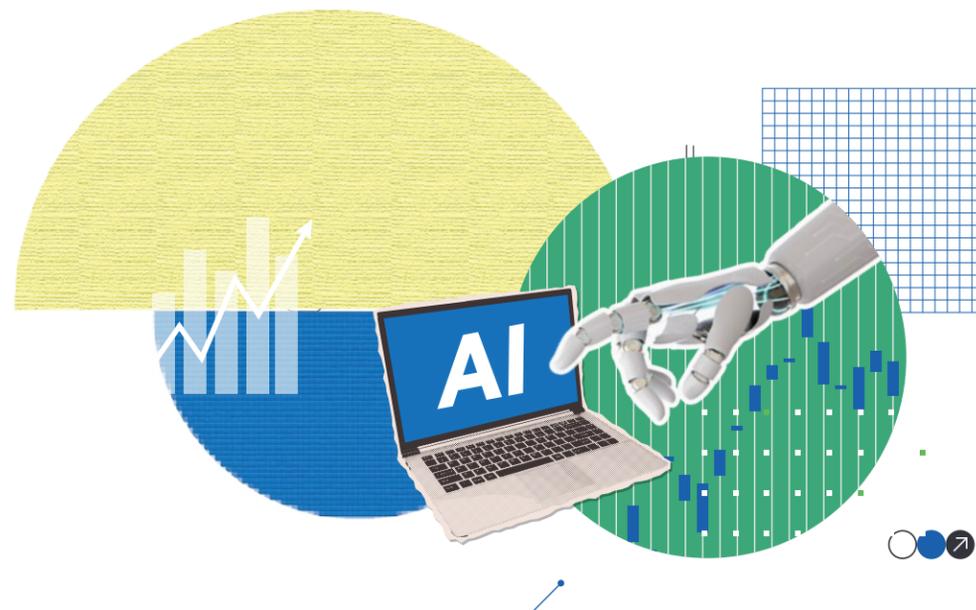
[3] Please refer to the "Customer Service Capability Building" section for platform details.

[4] Please refer to the "Customer Service Capability Building" section for platform details.

[5] Please refer to the "Customer Service Capability Building" section for platform details.

Case

"Lingxi" AI Agent

The "Lingxi" AI Agent is Jiayin Group's self-developed enterprise-level office assistant platform based on Retrieval-Augmented Generation (RAG) technology. The platform is equipped with the industry-leading GPT-4o multimodal model and the privately deployed qwen-110b model, fully integrating knowledge flow and workflow. It provides answers about product information, customer service, business processes, regulations, policies, and FAQs in a more natural, interactive, and user-friendly manner, delivering customized and intelligent services that empower business personnel to become "super individuals".

Currently, the "Lingxi" AI Agent is applied in enterprise office efficiency and human resources consulting scenarios. In the future, it will further expand to roles such as data analysis, finance, contracts, and risk monitoring, intelligently responding to repetitive queries, enhancing employee office efficiency, and opening new modes of innovative work.

"Lingxi" AI Agent

Looking ahead, the Big Data and Artificial Intelligence Department will systematically advance the "4+2" AI development strategy. This strategy centers on four major product matrices, business intelligence, data intelligence, agent intelligence, and office intelligence, while simultaneously building two core technology foundations: the intelligent agent R&D platform and the large model post-training platform. Together, these form a full-chain technical framework that covers algorithm development, scenario implementation, and capability iteration. Through the dual engine of collaborative innovation between product matrices and infrastructure, we will accelerate the transformation of the Company's AI capabilities from isolated breakthroughs to systematic upgrades, ultimately driving intelligent business scenarios toward high value, efficiency, and quality.

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2.4
Information Security

As a fintech company whose core competitiveness lies in information processing, building a robust information security system is one of our core missions. Jiayin Group has established a multi-layered, in-depth security protection system to comprehensively safeguard business data and user privacy, aiming to become a trusted financial platform for our clients and users.

Information Security Management

Jiayin Group strictly complies with relevant laws and regulations such as the *Personal Information Protection Law of the People's Republic of China*, the *Cybersecurity Law of the People's Republic of China*, and the *Data Security Law of the People's Republic of China*. We have developed internal policies, including the *Information Security Management Manual*, *Data Security Management Manual*, and *Management Specifications for Reporting and Complaints Regarding Data Security*, to comprehensively regulate the Company's information management practices.

To better implement information security management requirements, we have established a Cyber Security Committee with a four-tier structure composed of "Leadership - Supervision Body - Management Body - Execution Body". The Committee ensures a clear division of responsibilities and maintains a regular reporting mechanism to keep the management informed of the Company's information security dynamics, thereby ensuring the robust operation of the security management system.

Leadership	Executive Chairman
Supervision Body	Supervision and Management Staff
Management Body	Management Audit Staff, Partner Management Staff, System Guarantee Staff, Data Assets Staff, Emergency Response Staff, Complaint and Reporting Staff, Education and Training Staff, and Security Compliance Assessment Staff
Execution Body	Various Departments

Cyber Security Committee Structure of Jiayin Group

ISO 27001 Certificate

Data Security Management Capability Certificate

We have implemented a regular audit mechanism and regularly conduct internal audits to ensure steady business operations. A full-scope internal audit of information security is completed every three years. In addition, we commission independent third-party audits annually to evaluate the effectiveness of our information security management. During the Reporting Period, we conducted four information security audits and successfully maintained our ISO 27001 Certification and Data Security Management Capability Certificate.

To establish an enterprise-grade data security fortress, Jiayin Group has built an "integrated six-dimensional" in-depth defense system, forming a dynamic, closed-loop security protection mechanism. This system continuously strengthens our defense capabilities and ensures data security for users. As our business operations gradually migrate to the cloud, all applications are protected by application-layer firewalls. On the cloud, the Cloud Web Application Firewall (Cloud WAF) successfully intercepted and blocked 3,122 malicious IP addresses, with an average of 16 external scanning attempts thwarted per day. In addition, our situational awareness system has blocked 3,439 attack IP addresses, achieving coordinated defense across cloud and on-premises environments. Both threat response and incident handling times are kept within three minutes.

During the Reporting Period, we introduced Security Orchestration, Automation, and Response (SOAR) technology, significantly improving threat handling efficiency at the application layer and extending automation to endpoint protection. This allows for automated virus isolation and malicious behavior interception. Using our Endpoint Detection and Response (EDR) system, we have successfully detected and blocked 1,253 security threats, further enhancing the Company's overall security defense capability.

Layer	Description
First Layer: Network Perimeter Protection	Deploy next-generation firewalls (NGFW) with integrated intrusion prevention systems (IPS), antivirus (AV), and other detection modules to build the first line of defense at the external network boundary
Second Layer: Application Security Reinforcing	Fully deploy WAFs across all systems. Leverage intelligent threat detection to block data leakage and attacks, providing 24/7 real-time protection for ToC services and reducing the risk of exposed attack surfaces
Third Layer: Situational Awareness and Early Warning	Use bypass deployment to visualize cybersecurity posture, proactively identify potential risks, and support active defense mechanisms
Fourth Layer: Zero-trust Architecture	Implement fine-grained access control between services using micro-segmentation technology. Achieve 100% visibility of east-west traffic and establish a dynamic internal network defense barrier
Fifth Layer: Host Security Baseline	Deploy Host-based Intrusion Detection Systems (HIDS) on business servers to cover key capabilities such as asset discovery, log auditing, process monitoring, and Webshell detection, enabling real-time anomaly monitoring
Sixth Layer: Data Behavior Auditing	Deploy full-scale auditing systems on core databases using SQL syntax and semantic analysis to record all access behaviors in real-time. Link to a risk behavior rule base to significantly reduce incident response times

Six-layer Information Security Defense System of Jiayin Group

We conduct regular phishing email simulations to continuously raise employee awareness of information security protection. In parallel, we organize periodic cyberattack and defense drills to ensure that relevant staff are well-versed in handling information security emergencies. During the Reporting Period, we conducted one cybersecurity drill.

Additionally, we host regular training sessions focused on information security. These cover topics such as cybersecurity regulations, real-life case studies, and internal policies, helping employees deepen their knowledge in this field. During the Reporting Period, we conducted four information security training sessions, covering a total of 1,550 participants.

Indicator	Unit	2024
Number of information security audits	/	4
Number of external information security audits	/	3
Number of internal information security audits	/	1
Number of user information leakage incidents	/	0

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Privacy Protection

Jiayin Group always places user privacy protection as a top priority. We strictly comply with the *Personal Information Protection Law of the People's Republic of China* and other relevant privacy protection laws and regulations. Internally, we have established policies such as the *Privacy Policy* to build a robust privacy security framework from the very beginning of our workflows, effectively preventing the risk of privacy breaches.

The Company has formed a cross-department team composed of professionals to conduct regular privacy risk assessments. Based on the results, we continuously optimize internal processes and management systems through technical upgrades, process reengineering, and employee training, comprehensively enhancing privacy protection capabilities and safeguarding the security and confidentiality of customers' personal information.

Full Life Cycle Management

We implement a data-level full lifecycle management system, strictly enforcing data classification and grading, API security management, and other control measures. This ensures effective governance across data generation, storage, usage, sharing, and disposal.

Informed Consent

When registering as a user on the platform, customers must sign and confirm the *Privacy Policy*. Before accessing any services, they must also sign the *Personal Information Authorization Form* and complete the e-signature and archiving process, ensuring full awareness of how their personal information is handled.

Sensitive Data Management

Advanced encryption technologies are used to store sensitive personal data. Access validation is applied based on data sensitivity levels. All sensitive data is encrypted during both transmission and storage, and its use must pass strict internal approval processes.

Access Control Mechanism

A comprehensive access control mechanism ensures that only authorized personnel can access personal information, effectively preventing unauthorized access, public disclosure, misuse, alteration, damage, or loss of data.

Key Position Investigation

Comprehensive background checks are conducted for individuals in charge of information security and other critical positions. These personnel are also required to sign strict confidentiality agreements, reinforcing privacy protection from the human resources level.

Privacy Protection Training

Regular training sessions are held on data security awareness and privacy protection. Systematic training programs continuously strengthen employees' awareness and capabilities in protecting personal information.

Privacy Protection Measures of Jiayin Group (Partial)

Emergent Incident Response

To handle potential information security incidents, we have set up an emergency leadership group and an incident response team responsible for prevention, control, and resolution. Meanwhile, we have formulated the *User Information Leakage/Tampering Emergency Response Plan of Jirong Yunke*. For various emergencies such as system vulnerabilities, cyber attacks, and virus intrusions, targeted response plans have been formulated. When incidents occur, the situation is promptly informed to relevant parties, and collaborative response efforts are carried out. During the Reporting Period, no privacy breaches or information security incidents occurred.

Emergency Response Leadership Group

- Take full responsibility for centralized coordination and command in the event of customer information leakage or tampering, ensuring an orderly response across all departments and functions, and the efficient execution of emergency measures
- Undertake the emergent liaison duties with regulatory authorities, public security agencies, and other relevant institutions, providing timely reports on the incident, cooperating fully with external investigations and guidance, and maintaining smooth communication with external stakeholders

Emergency Response Group

- Accurately identify the scope and volume of customer information affected by leakage or tampering incidents, providing an accurate basis for subsequent emergency response and loss assessment
- Quickly implement effective measures to block the attack causing the leakage or tampering of customer information, preventing further information exposure or damage
- When appropriate and compliant with regulations, be responsible for truthfully disclosing the origin of the incident to the public to safeguard the public's right to know and maintain the transparency of the Company
- Actively support the Compliance Center in investigating the root cause of the incident, provide necessary technical assistance and data to help determine the cause, and support follow-up rectification and prevention efforts

If customers have any questions regarding personal information protection, they may contact us via the dedicated personal information protection email (security-group@jiayinfintech.cn) or customer service hotline (400-062-7626).

03

Providing Reassuring Services with Intelligent Protection

At Jiayin Group, customer rights are always the top priority. We have built a comprehensive, multi-layered risk control and customer service system. By continuously optimizing algorithm models and enhancing data processing capabilities, we provide financial services that are safer, more reliable, smarter, and more efficient.

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3.1
Intelligent Risk Control

Jiayin Group upholds the philosophy of using technological innovation to drive financial security. We actively embrace emerging technologies and continuously expand the functional boundaries of our anti-fraud shield, enabling it to deliver stronger risk prediction and response capabilities. Meanwhile, we collaborate closely with industry peers to establish joint prevention and control mechanisms, advance together through challenges, and build an anti-fraud AI ecological alliance, leading the financial industry to move forward steadily in the wave of digitalization, and creating a safe, stable, healthy, and orderly financial market environment.

Risk Control Management System

Jiayin Group has developed a self-built risk control system that covers the entire business process. We have established a Risk Management Committee and assembled a professional risk management team that regularly reviews credit risk, liquidity risk, and operational risk.

Information Sources:
- Applicant Input
- Proprietary Data
- Third-party Data

Pre-screening and Fraud Detection:
- Anomaly Detection
- Analytical Models
- Verification Models
- Anti-fraud Models
- Scorecard Models

Risk Monitoring:
- Loan Performance Monitoring
- Borrower Behavior Monitoring
- Anti-fraud Monitoring
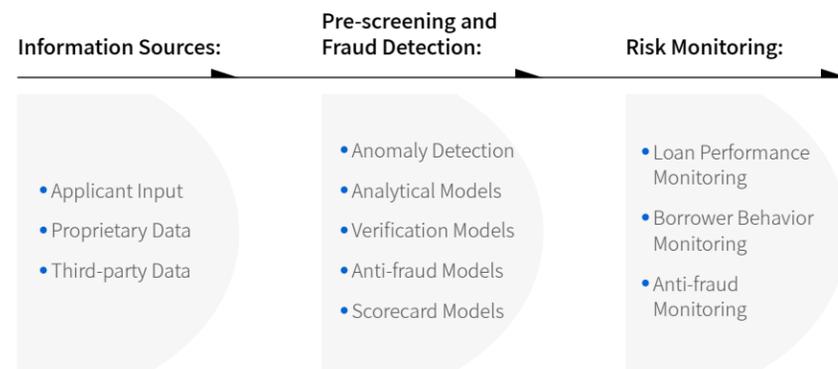
Risk Control System of Jiayin Group

The Company has established a loan application process that encompasses both risk management and credit assessment. We conduct loan performance analysis, validate credit models, and generate credit decision performance reports.
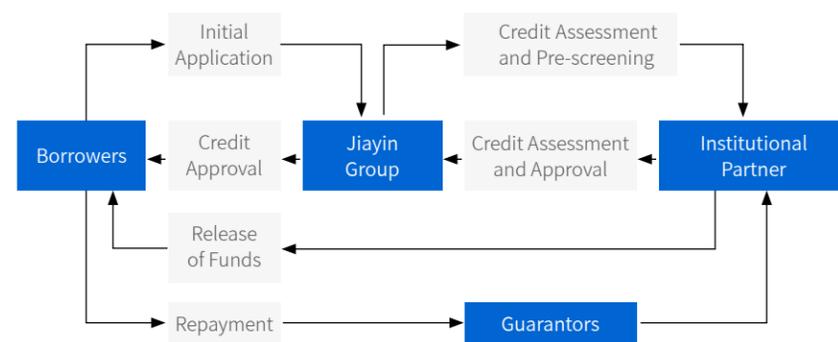
Loan Application Procedure of Jiayin Group

Anti-fraud Management

In 2024, fraud risks in the financial sector had grown increasingly severe, with fraudulent tactics continuously evolving and becoming more intelligent. Jiayin Group has established a comprehensive, multi-layered anti-fraud governance process and formed a top-down management system by enhancing institutional frameworks, behavioral norms, procedural standards, and full-process control, thereby fulfilling its commitment to customers.

Holistic Multi-Layered Anti-Fraud Governance Process

During the Reporting Period, over 540,000 high-risk fraudulent applications were identified and blocked, representing a 31% year-on-year increase. Additionally, 468,000 illegal malicious cyberattacks by illicit entities were intercepted, 108,000 potentially high-risk customer applications were investigated and processed manually, 931 cases of complaints involving illegal financial fraud operations were exposed, 32 intermediary agencies were successfully identified, and more than 5,800 illegal fraud leads were collected, twice as many as the same period last year.

During the Reporting Period

high-risk fraudulent applications were identified and blocked over

540,000

illegal malicious cyberattacks by illicit entities were intercepted

468,000

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Digital Anti-fraud

Riding the wave of emerging technologies, Jiayin Group has leveraged its strong independent R&D capabilities to develop a comprehensive and multi-level suite of digital risk control solutions. Each digital risk control system plays a distinct role in enhancing the Company's overall anti-fraud capabilities across all dimensions.

"Qimingxing" Early-Warning System
Capable of precisely identifying even the slightest traces of fraud at an early stage, the system quickly brings potential fraudsters under surveillance and cuts off their further actions, preventing risks from escalating.

"Mingrui" System
Utilizing high-precision OCR technology, this system swiftly and accurately detects counterfeit documents, exposing fraudulent behaviors that attempt to exploit fake credentials. To date, "Mingrui" has identified and processed over 4,600 vouchers involving more than 1,000 clients across hospitals in over 200 locations nationwide.

"Mingcha" System
Equipped with advanced technologies, this "super brain" performs in-depth analysis of massive datasets, uncovering hidden fraud clues behind complex networks. It examines all suspicious activities in a comprehensive way without any blind spots, becoming a hardcore force in combating fraud.

"Mingjian" System
By integrating data from complaint blacklists, risk models, user tracking, and data tagging, this system identifies users with a high likelihood of filing complaints during the pre-loan phase. It either intercepts risks in real time, routes them to complaint-insensitive funding channels, or adjusts credit limits and pricing strategies accordingly.

"Xingkong" Knowledge Graph
Through its extensive track network of the system, this system can rapidly and accurately detect concealed relationship chains, allowing for the efficient identification of suspicious entities such as fraudulent online intermediary groups.

Jiayin Group, leveraging an advanced intelligent strategy framework, integrates big data analytics, machine learning, behavioral pattern recognition, voice recognition, electronic signatures, and voiceprint comparison. These cutting-edge technologies enable the precise detection and marking of abnormal fraud signals hidden within complex digital interactions. The system rapidly triggers warning mechanisms for in-depth analysis, pushing high-risk fraud alerts to manual review teams. These professional teams proactively intervene to warn potential victims promptly and conduct comprehensive and meticulous authenticity checks on their loan behaviors.

Illegal Industry Interaction Tags
Jiayin Group has conducted an in-depth analysis of new characteristics of illegal industries, so-called "black seeds", and iterated existing tags accordingly. This enhances the identification rate of illegal industries at the 400 call stage, enabling rapid and targeted responses.

Voiceprint Database Matching
By integrating user behavior, scenarios, illegal phrase libraries, and voice characteristics (ASR), the Company has developed a voiceprint matching model. This model enables real-time alerts and seat confirmation during 400 interactions, as well as one-click reporting of illegal industries.

Anti-Fraud Tools of Jiayin Group

Once a telecom fraud case is confirmed, Jiayin Group immediately activates its interception mechanism to halt the loan process. Simultaneously, it blocks critical links such as fund transfers and information transmission, effectively cutting off fraudsters' operational channels. Detailed records of the fraud method, amount involved, and other key information are maintained to support future case investigations and the ongoing refinement of anti-fraud strategies.

To effectively counteract the increasingly systematic, diversified, and intelligent financial fraud risks, Jiayin Group actively explores more effective fraud prevention paths. In 2024, we established a comprehensive AI-empowered anti-fraud defense system to enhance our capabilities in combating fraud through emerging technologies.

From a data perspective, Jiayin Group leverages an AI-driven data mining engine to integrate both structured and unstructured data. It conducts real-time monitoring of online public opinion and IoT data to detect subtle fraud signals and hidden associations, enabling the timely interception of fraudulent information at its source.

Based on advanced machine learning algorithms and robust engineering capabilities, the Group has developed intelligent risk control models that continuously self-optimize. These models perform ultra-fast risk scans and dynamic evaluations of user application behaviors, enabling precise interception.

In addition, Jiayin Group has introduced an advanced AI-based biometric system that integrates facial recognition, voiceprint identification, and behavioral analysis. This multimodal identity authentication framework significantly enhances the accuracy and security of identity verification, effectively mitigating the risk of identity fraud.

AI-empowered Anti-Fraud System at Jiayin Group

Case

AI Empowered Illegal and Grey Industries Combating

Activities associated with illegal and grey industries pose many challenges to the business. In 2024, Customer A filed simultaneous complaints to regulatory authorities against several funding partners, disrupting the Group's operations and potentially damaging its reputation. The funding partners expressed strong concerns and urged the Company to swiftly pacify the customer and have the complaints withdrawn.

In June 2024, the anti-fraud team, in collaboration with the AI and risk control departments, developed an automated voucher recognition system in response to the widespread use of falsified vouchers. The hardship certificate submitted by Customer A was fed into the system, which employed AI-based similarity detection to identify an identical document among a large dataset. This enabled the team to determine that the voucher had been forged. Based on the system's assessment, the Group prompted Customer A to admit to fabricating the voucher and using illegal and grey industry complaint channels to secure a refund through fraudulent complaints. The complaint was ultimately withdrawn.

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Police-enterprise Cooperation

In response to the persistent emerging threat of telecom and online fraud, Jiayin Group remains firmly committed to a strategy of "strict enforcement" and "multidimensional co-governance". The Company collaborates closely with governments, police, and local communities to build a strong anti-fraud defense system. It launches coordinated, full-chain efforts to combat the criminal ecosystem surrounding fraud, leaving no room for fraudulent activities. As early as 2022, we joined the "Alliance against Illegal Industry in the Financial Field". The Group actively establishes joint prevention and control mechanisms with law enforcement, funding partners, and other industry peers to target the sources of anti-collection alliances and foster a harmonious and stable market environment.

In 2024, Jiayin Group further strengthened its communication and collaboration with local public security authorities. The Tangqiao Police Station in Pudong New District, Shanghai, maintains close contact and jointly carries out a range of activities with the Company, including anti-fraud campaigns and fire safety inspections. During the Reporting Period, six anti-fraud sessions were organized for employees, with over 300 staff actively participating and downloading the national anti-fraud app. Looking ahead, Jiayin Group plans to deepen cooperation with local police departments, explore innovative measures, and continue contributing to the healthy development of the financial industry. Meanwhile, the Company also maintains in-depth cooperation with the Criminal Investigation Corps of the Shanghai Public Security Bureau and the Criminal Investigation Detachment of the Baoshan Branch to jointly explore new methods and approaches for combating financial crimes and improving enforcement effectiveness.

Tangqiao Police Station of Pudong New District, Shanghai, Visited Jiayin Group for Exchange

Baoshan Branch of the Shanghai Public Security Bureau and Jiayin Group Conducted Exchanges

In 2024, Jiayin Group worked closely with Shanghai's public security authorities to combat illegal industries in the financial sector. During the Reporting Period, the Group assisted the Changning District Public Security Bureau in successfully solving an extortion case.

Case

Public Security Officials Attended Jiayin Group's Legal Publicity Day Event

On March 15, 2024, Jiayin Group organized a series of activities in line with the theme of financial consumer protection. Through multiple promotional formats, the Company aimed to raise compliance and security awareness across the entire organization.

During the training, Jiayin Group invited officials from the Tangqiao Police Station in Pudong New District, as well as from local police stations in other office locations, along with responsible persons of the Company's internal security departments. Together, they delivered legal compliance and anti-fraud training sessions to employees in both Shanghai and regional offices. The content focused on high-risk incidents and current hot topics in the industry, and incorporated real-life case studies to ensure that the training was both professional and practical.

Legal Publicity Day Event

Case

Jiayin Group Cooperated with Multiple Financial Institutions to Assist Police in Cracking a Financial Fraud Case in Yinchuan, Ningxia

An illegal financial industry case involving suspected extortion that Jiayin Group assisted law enforcement in investigating in 2023 was officially transferred to the court for prosecution by the procuratorate on July 15, 2024. During the investigation, the Group dedicated significant time and resources to meticulously organize and analyze leads related to the illegal and grey financial industry chains, playing a critical role in solving the case.

Following the resolution of the case, Jiayin Group received a letter of appreciation from the Changning District Public Security Bureau's Task Force on Cracking Down Organized Crime. The letter highly commended the Company for its outstanding support and significant contributions to the investigation process.

Joint Action with the Police to Combat Illegal Industries

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3.2
Warm Customer Service

Jiayin Group consistently adheres to its core "customer-centric" principle, strictly upholding the four foundational values of fairness, transparency, comprehensiveness, and efficiency. The Company actively explores innovative service models and technological applications to enhance service quality. By building a comprehensive customer service system, optimizing communication channels, efficiently responding to and resolving user concerns, and attentively listening to customer feedback, Jiayin Group continuously improves service quality and customer satisfaction, remaining committed to delivering a high-quality, efficient service experience.

Customer Service System

To further protect the legitimate rights and interests of consumers, Jiayin Group continues to enhance the development of its customer service system. The Group has formulated internal management measures such as the *Consumer Protection Rules* and the *User Service Information Security Management Standards*. During the Reporting Period, the Group also introduced new internal regulations, including the *Abnormal Incident Handling Management Measures for the Customer Service Department* and the *Management Measures for Key Personnel in the Customer Center*, ensuring the principle of "accessible service" is reflected throughout, while continually optimizing processes and improving service quality.

The Company has further expanded its customer communication channels. Customers can now reach the Group's customer service through multiple platforms, including the App, mini programs, official website, and verified accounts on major platforms, enjoying 24/7 access to customer support. Live agent service is available from 8:00 a.m. to 9:00 p.m. every day of the year, ensuring prompt and professional assistance whenever needed. Owing to its excellent service capabilities and compliant operations, we have successfully obtained approval from the Ministry of Industry and Information Technology in 2024 to operate the industry-leading service hotline 952166.

During the Reporting Period, the Group upgraded its three major customer service centers located in Shanghai, Kunshan, and Hefei. By introducing advanced technologies such as direct ticketing systems and AI quality inspection platforms, the Group has built a stable and efficient soft-tech service system.

Shanghai Customer Service Headquarters

As the strategic core of Jiayin Group's customer service system, Shanghai serves as the central hub for customer service operations. In 2024, the scale of backend personnel at the Shanghai service center continued to expand to support lean operations aligned with the Company's standards for quality and customer experience.

Other Customer Service Centers

The Kunshan and Hefei customer service centers serve as key frontline outposts of Jiayin Group's service network. In 2024, both centers experienced rapid growth while adhering strictly to Jiayin Group's standards and operational protocols.

Customer Service Center Distribution of Jiayin Group

Jiayin Group has established a wide array of service channels for users, including customer service hotlines, official website, mini programs, in-app online service, public email, community forums, and verified accounts on Baidu, Douyin, and Kuaishou. In 2024, the Group added new WeChat official accounts, "niwodai", "Xiaorong Youli", and "Xiaorong Shengcai", to further expand communication touchpoints and provide users with around-the-clock, uninterrupted service.

During the Reporting Period

Jiayin Group handled online inquiries

2,365,503

phone consultations

2,267,965

onducted quality inspections

249,271

Customer Service Management

Responsible Marketing

We continuously refine our internal processes for responsible marketing. During the Reporting Period, the Group introduced the *Company Guidelines for the Use of Software, Fonts, and Images*, which further regulated the use of visual and textual content, SMS, voice recordings, links, videos, and audio materials in external marketing. The policy strictly prohibits exaggerated, misleading, fraudulent, or deceptive promotional content, as well as the use of extreme wording, aiming to safeguard consumer rights and ensure compliance across all marketing efforts.

- No guaranteed promises, either explicit or implicit, regarding future outcomes, returns, or related circumstances, such as ensuring capital preservation, risk-free operations, or guaranteed profits

- No marketing promotions for financial products or services in a deceptive or misleading manner

- No advertisement for financial products deemed illegal or non-compliant by regulatory authorities, no advertisement for financial products or services prohibited by law

- No link services for websites that have not been permitted or registered, as well as those without business qualifications

- No financial marketing promotions leveraging the credibility of government entities or no endorsements or recommendations in the names or images of academic institutions, industry associations, professionals, or beneficiaries

- No illegal financial marketing and promotional activities or those beyond their authorized scope

- No financial marketing and promotional messages sent to financial consumers in violation of regulations

Responsible Marketing Review Requirements of Jiayin Group (Partial)

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In 2024, Jiayin Group promoted compliance awareness internally through the "Fangyuan Zhijia" official WeChat account, publishing a total of 56 compliance and regulatory interpretation articles. These articles covered a broad range of topics, including internet finance lending compliance, marketing compliance, data compliance, and new interpretations of company law. We also held four offline compliance training sessions, with a total attendance of approximately 300 participants. The training topics focused on marketing compliance, data governance, and other areas.

Case

Interpretation of False Publicity Behaviors in the *Interim Provisions on Regulating Unfair Competition on the Internet*

On May 6, 2024, the State Administration for Market Regulation issued the *Interim Provisions on Regulating Unfair Competition on the Internet*. Jiayin Group published an article via the "Fangyuan Zhijia" WeCom Official Account explaining specific types of unfair online competition, such as false advertising, commercial defamation, and technical unfair practices. This helps further raise the employees' awareness and prevention capability of unfair competition on the Internet.

Intelligent Customer Service Platform

Jiayin Group actively explores innovative customer service methods, constantly introduces new service modes, applies cutting-edge technologies, and continuously improves service efficiency through intelligent service tools, data analysis, and optimization to elevate customer service to a new level.

"Chang'e" Intelligent Outbound Call System

The "Chang'e" intelligent outbound call system is an AI-powered outbound calling robot designed for enterprise clients. By leveraging speech recognition, semantic understanding, and voice synthesis technologies, it enables seamless natural voice interactions with users to handle business inquiries, queries, and transactions. The system performs critical functions, including loan reminders, information notifications, customer follow-ups, and telemarketing, significantly enhancing the overall service quality and operational efficiency of corporate call centers.

"Wenquxing" Intelligent Knowledge Base

Through fuzzy search across multiple dimensions, including article titles, business categories, and knowledge content, "Wenquxing" comprehensively integrates massive documents and fragmented information such as product details, business processes, regulatory policies, and daily office FAQs. Leveraging natural language processing technology, it automatically constructs interconnected knowledge systems that fully comprehend user intent and search queries, empowering enterprises to efficiently accumulate, categorize, synthesize, and utilize knowledge assets.

"Nüwa" Agent Auxiliary Platform

The Nüwa agent auxiliary platform represents a benchmark in the integration of AI with business scenarios. It significantly elevated the work efficiency, service quality, and decision-making ability of customer service and telemarketing, reduced the pressure, lowered the operation risk, and improved customer satisfaction.

Intelligent Customer Service Platforms of Jiayin Group

Smart Assistance

Implement knowledge and script recommendation features, significantly reducing error rates.

Efficiency Optimization

Introduce AI-generated summaries from complaint work order-related recordings, helping seats quickly grasp customer history.

Real-time Alerts

Deploy a real-time alert system for rapid intervention in high-risk conversations, reducing risk spillover.

Business Empowerment

Enable batch generation of AI summaries to support business analysis; launch and continuously optimize the Chang'e training bot, leading to a noticeable increase in agent speaking rates.

AI Empowers Customer Service Capability Improvement

Caring for the Groups in Difficulties

Jiayin Group remains committed to supporting people in special difficulties, demonstrating its sense of social responsibility through concrete actions. In 2024, amid frequent natural disasters, we enhanced our existing green channel services by introducing a disaster preparedness mechanism. As a frontline department, the Customer Service Department closely monitors disaster developments. Upon receiving disaster alerts, the service team promptly identifies affected customers and assigns them specific support tags, providing tailored and compassionate services. When customers from disaster-stricken regions call the hotline, they are greeted with warmth and receive timely assistance.

During the Reporting Period

The number of customers in distress receiving prompt and effective support was

25,344

Among them, the number of individuals affected by severe rainstorms in southern China and typhoons in Hainan was

1,420

Customer Complaint Management

Jiayin Group continuously improves its consumer complaint management framework and has implemented refined management measures. Internal policies such as the *User Complaint Response Scheme* and *Consumer Complaint Root Cause Analysis Procedure* have been established to uncover customers' true needs. Based on these insights, the Company has enhanced a tiered and graded complaint resolution system to deliver more personalized services. Through a proactive traceability correction mechanism and in-depth analysis of complaint data, the Company enables early intervention, ensures effective communication with consumers, and significantly improves customer satisfaction.

In 2024, the Company enhanced the response speed and handling efficiency of complaints. Our complaint handling rate was 100%, and the complaint resolution rate was 95.59%. In addition, the average processing time for consumer consultation and complaint work orders had been shortened to 2.55 days, an increase of 15% compared to last year.

During the Reporting Period

Complaint handling rate reached

100%

Complaint resolution rate reached

95.59%

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Customer Satisfaction

Jiayin Group incorporates customer satisfaction metrics into both employee and management performance evaluations. A dedicated customer follow-up team has been established, employing both qualitative and quantitative research methods to conduct internal and third-party satisfaction surveys. In 2024, we conducted follow-up interviews with 41,574 customers, achieving a customer satisfaction rate of 99.1%. Insights gathered from these interviews helped identify hidden needs and pain points, which were subsequently addressed to further enhance satisfaction levels.

In 2024,

achieving a customer satisfaction rate of

99.1%

- Prominent customer service access points have been added to high-traffic areas across the official website, app, and mini-programs, including product detail pages and order pages. High-contrast colors and dynamic text labels have been used to guide users visually. First-time users have also received pop-up guides to help them navigate service channels.

- Tiered training programs covering product knowledge, communication skills, and complex complaint-handling strategies have been implemented alongside a competency certification system. Jiayin Group also continuously optimizes its strategy library to ensure efficient responses and accurate resolution of customer concerns.

Customer Satisfaction Improvement Measures of Jiayin Group

Customer Service Capability Building

Lean Management

Throughout its operations, Jiayin Group has implemented refined categorization within its root cause analysis team, establishing dedicated customer service groups tailored to different scenarios. Backed by a rapid response mechanism and efficient issue resolution processes, the Customer Service Department can promptly address a wide range of user concerns and demands, effectively safeguarding customer rights and interests.
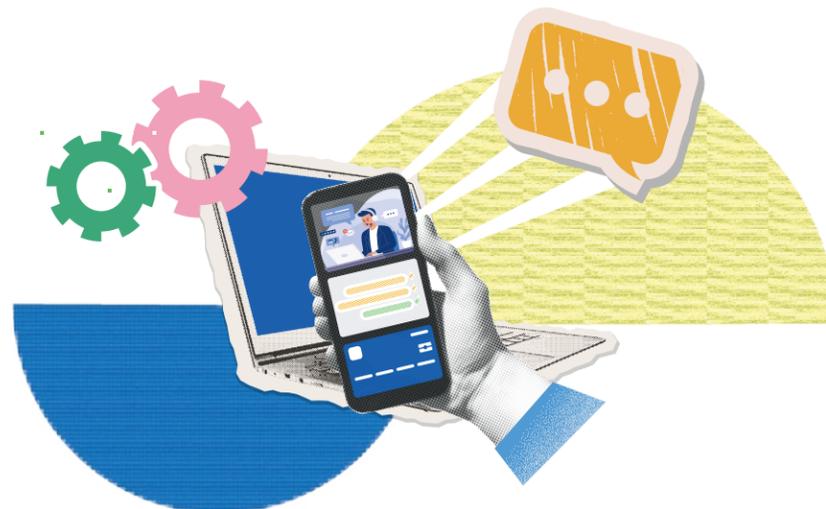
Customer Service Training

Jiayin Group places great emphasis on the professional development of its customer service personnel. A tiered talent development system had been established, combining theoretical instruction with AI-based simulations. Courses such as CRM system operations are offered, along with regular deep-dive discussions on new business scenarios to enhance the professionalism and capabilities of service staff. During the Reporting Period, we issued the *Customer Training Management System*, which strengthens communication skills, problem-solving efficiency, and proactive service awareness. The customer service training system has undergone a comprehensive upgrade and optimization, forming four major training models to lay a solid foundation for service excellence:

Onboarding training
- Designed for newly onboarded employees, the training helps them quickly adapt to the Company environment, become familiar with the basic service processes and standards, and master essential communication skills and business knowledge.
- A total of 39 training sessions were conducted throughout the year, with 218 participants in attendance.

On-the-job training
- On-the-job training enables employees to stay updated on the latest business developments, refine service processes, and respond more effectively and accurately to diverse customer needs.
- A total of 295 training sessions were conducted throughout the year, with 8,742 participants in attendance.

Compliance training
- Compliance training ensures that employees understand industry regulations and internal compliance policies so that every operation and communication aligns with regulatory standards, effectively preventing compliance risks.
- A total of 10 training sessions were conducted throughout the year, with 1,591 participants in attendance.

Core personnel training
- With the focus on strengthening the customer-centric service system, this training enhances the professional skills and leadership capabilities of core team members, bolstering overall team competence and supporting steady departmental growth.
- A total of 46 training sessions were conducted throughout the year, with 735 participants in attendance.

Case

"Complaint Wisdom" Customer Service Training

To enhance core team members' professional competencies and overall qualities, enabling them to better fulfill their roles and drive departmental growth, we have launched the "Complaint Wisdom" training program. This initiative covers multiple dimensions, including job-specific skills, management capabilities, teamwork, and innovative thinking. The training emphasizes both theoretical knowledge delivery and practical skill development, facilitating effective transformation from "knowledge input" to "capability output".

04
Creating Shared Values through Symbiotic Partnerships
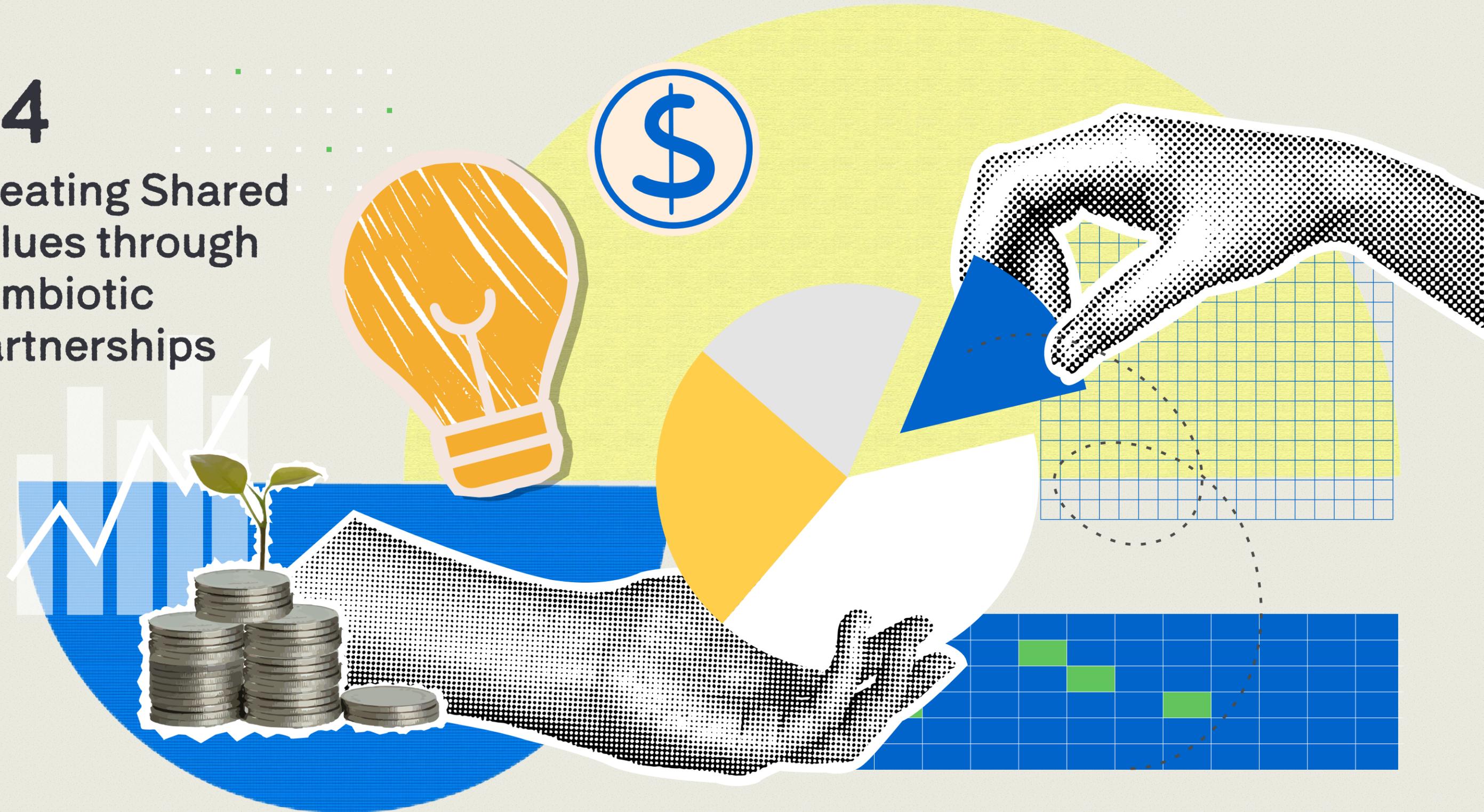
Jiayin Group is committed to promoting the sustainable development of the industry. We proactively collaborate with government institutions and industry partners to foster deep communication and cooperation. By actively responding to government policy guidance and regulatory requirements, while sharing our practical experience and effective practices in financial product security management, we not only enhance our internal management capabilities but also contribute to the standardized development of the industry and the safeguarding of the financial market.

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4.1

Responsible Supply Chain

Jiayin Group is dedicated to building a transparent, efficient, and sustainable supply chain system. Through the establishment of a comprehensive full-lifecycle supplier management process, we prioritize suppliers who actively fulfill their social responsibilities. By doing so, we aim to set a benchmark for the industry and drive upstream and downstream supply chain enterprises to collectively strengthen social responsibility awareness, promoting a fairer and more sustainable industry landscape.

Supply Chain Management System

Jiayin Group continuously enhances its supplier management capabilities. By formulating the *Centralized Procurement Management Measures*, we clearly define the scope of centralized procurement, standardize procurement processes, and implement effective procurement execution pathways. This has enabled us to build a comprehensive supplier lifecycle management system covering supplier onboarding, oversight, and supervision.

To ensure the effective implementation of procurement policies, the Company has established a robust centralized procurement management structure. Supervised by the Chief Executive Officer and supported by close collaboration among key departments, this structure ensures that centralized procurement operations are carried out efficiently, with high quality, stability, and long-term sustainability.

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Centralized Procurement
Management Committee
        |
   ┌────┴────┐
   |         |
Head Member   Department Members
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Head Member

Executive President

Department Members

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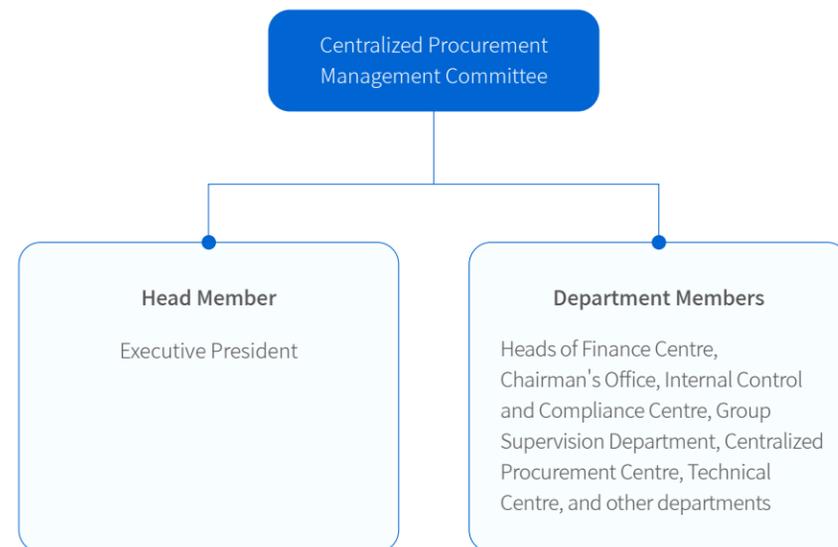
Governance Structure for Centralized Procurement of Jiayin Group

In 2024, we had a total of 326 suppliers, with 27 new suppliers added and eight suppliers eliminated. The proportion of procurement expenditures directed to local suppliers reached 55%, representing a 5% year-over-year increase.

Supply Chain Management Process

To standardize supplier management, Jiayin Group has established a full-lifecycle supplier management process to guide supplier access, rating, and elimination. We continuously update our qualified supplier database to reduce procurement risk, ensure quality, and maintain a healthy and compliant supply-demand relationship. In addition, the Company regularly communicates with suppliers both online and offline regarding compliance and integrity, procurement systems and processes, industry trends, regulations, and corporate social responsibility.

Supplier Access
- The years in operation, company size, revenue, business qualifications, data security, etc., of suppliers are evaluated.
- Suppliers must comply with relevant regulations and policies, including environmental protection, prohibition of child labor, timely wage payment, and business reputation.

Supplier Rating
- Annual evaluation based on quality, delivery, pricing and payment terms, service, ESG performance, and department satisfaction is carried out. Suppliers are categorized into four levels: A, B, C, and D.
- Deficiencies in ESG performance negatively impact the supplier's score, and suppliers will be required to take corrective actions.

Supplier Elimination
- The circumstances under which suppliers will be eliminated include: failing to sign the contract without a valid reason after the transaction is concluded, refusing to fulfill the contractual obligations, causing liability accidents during the performance process, causing losses to the Company due to quality issues or breach of contract during the performance process, failing the assessment of the procurement project in the current year, and the subsequent services being unable to meet the Company's business needs.

Supplier Management Process

Sustainable Supply Chain Management

Jiayin Group adheres to a philosophy of win-win cooperation and principles of fairness and transparency, with a firm commitment to building a sustainable supply chain. We give priority to suppliers with strong ESG performance. During the Reporting Period, we incorporated ESG practices into the supplier evaluation scorecard, with a focus on performance in environmental protection, human rights, and business ethics, which accounted for 10% of the total supplier evaluation score. In 2024, 100% of our suppliers had undergone social responsibility assessments via a scorecard.

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Supply Chain Risk Management

Jiayin Group has built a comprehensive and detailed supply chain risk management system, integrating it into the Company's broader risk management framework to ensure rapid and effective responses to supply chain challenges.

Supplier Risk Research	During the preliminary market research phase, the Company sets up a professional team that employs scientific methods and advanced tools to conduct a comprehensive and in-depth analysis of market dynamics, industry trends, price fluctuations, and other factors, providing robust data support and forward-looking insights for supply chain decision-making.
Supplier Diversification	In supplier management, the Company actively promotes a supplier diversification strategy, rigorously screening and evaluating suppliers to introduce multiple high-quality suppliers, thereby establishing a stable and flexible supplier network to effectively reduce reliance on any single supplier.
Business Risk Management	In terms of business risk management, the Company establishes rigorous contract terms and business processes to strictly control key elements such as procurement prices, delivery schedules, and quality standards. Additionally, it employs a risk warning mechanism to monitor potential business risks in real time, ensuring the safety and stability of supply chain transactions.

Supplier Risk Management Measures

Clean Supply Chain

We conduct irregular special audits on specific procurement projects or suppliers, compiling audit reports that comprehensively summarize issues identified during the auditing process. These reports also provide targeted recommendations and concrete corrective measures. We closely monitor the implementation of these rectifications to ensure that all issues are thoroughly resolved. Through these clean supply chain audits, we continuously enhance our procurement management systems and integrity supervision mechanisms, effectively improving the transparency and compliance of our procurement activities.

In 2024

the signing rate of the *Integrity Agreement* by Jiayin Group's procurement personnel was

100%

the signing rate of the *Integrity Agreement* by suppliers was

100%

Audit of Procurement Personnel	**Audit of Suppliers**
• Reviewing procurement personnel for adherence to Company policies and procedures, including the transparency and reasonableness of procurement decisions • Checking whether procurement personnel have accepted improper benefits from suppliers • Evaluating whether procurement personnel are objective and fair in selecting suppliers, and if there is any favoritism towards specific suppliers • Examining procurement personnel's expense reimbursements and expenditures for compliance	• Incorporating a preliminary audit of the supplier in the bidding stage, encompassing an evaluation of their business ethics record, evidence of regulatory compliance, and the existence of an anti-corruption policy • Auditing supplier behaviors during transactions, including whether they provide false information, engage in unfair competition, or attempt to influence procurement decisions through improper means • Examining the interactions between suppliers and procurement personnel for the presence of illicit benefits transfer or other improper practices • Assessing suppliers' financial status and stability to ensure their ability to fulfill contracts and the absence of financial fraud

4.2
Industry Communication and Cooperation

Jiayin Group, with a spirit of openness and win-win cooperation, is deeply involved in the construction of the fintech ecosystem. We have established strong collaborative networks with numerous financial institutions and continue to deepen industry partnerships. We actively participate in top-tier industry summits and forums, building high-level strategic cooperation and dialogue platforms to explore emerging trends and share innovative achievements with industry peers. The Company places particular emphasis on co-developing the technology ecosystem, frequently engaging in fintech exchange activities, and systematically sharing our experience in digital transformation and the application of core technologies such as AI and big data. Meanwhile, we collaborate with top universities to promote deep integration of industry, academia, and research, jointly establishing laboratories and talent training bases to nurture interdisciplinary fintech professionals. Through this three-dimensional approach of "technological empowerment + ecosystem co-creation + talent development", Jiayin Group is forming a synergistic innovation force with upstream and downstream partners across the value chain, working together to chart a new blueprint for the high-quality development of the fintech industry.

Industry Communication

Jiayin Group is deeply rooted in the field of financial technology. At industry summits and forums, the Company engages in discussions with authoritative experts on financial technology trends, sparking intellectual exchanges through in-depth discussions and injecting strong momentum into the high-quality development of the financial technology industry.

Case

Jiayin Group Attended the GOPS

From June 28-29, 2024, the 23rd GOPS and XOps Technology Innovation Summit was held in Beijing. As a special guest, Jiayin Group joined top operations companies to explore cutting-edge technologies in large model development and operations, platform engineering, observability, XOps, SRE, and cloud-native systems. At the event, Jiayin Group's SRE lead delivered a keynote titled "Full-link Monitoring and Alerting in Practice at Jiayin Group", detailing the Company's practices in monitoring architecture design, alert management, and intelligent observability implementations.

GOPS

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Case

Jiayin Group Attended the 2024 FCon Global Fintech Conference

Successfully held on August 16-17, 2024, in Shanghai, the FCon Global Fintech Conference brought together hundreds of elite representatives from commercial banks, securities firms, and top tech companies to jointly discuss business innovation and cutting-edge technological changes with a focus on comprehensive digital and intelligent upgrading. As a guest, Jiayin Group shared its multi-dimensional and multi-scenario applications of large models. At the event, an AI expert from Jiayin's Technology Center delivered a keynote titled "Challenges and Practices of Large Models in Knowledge- and Operation-Intensive Financial Scenarios", introducing the application results of large models at Jiayin Group, sharing the implementation of large models in knowledge-intensive business areas and their application results in customer service, internal communication, decision support, production monitoring, predictive maintenance, and personalized marketing scenarios.

FCon Global Fintech Conference

Case

Jiayin Group Attended China-Japan Fintech Enterprise Technology Exchange Conference

On October 24, 2024, the "China-Japan Fintech Enterprise Technology Exchange Conference" Thematic Salon was successfully held in Shanghai. The event was hosted by the Shanghai Financial Information Industry Association and co-organized by Jiayin Group, among others. Experts, scholars, and elites from renowned universities, financial institutions, fintech enterprises, and technology companies in China and Japan gathered to share experiences and conduct in-depth discussions. Topics included cutting-edge perspectives on artificial intelligence, innovative methodologies, and outstanding case studies of large model applications. A senior AI expert from Jiayin Group delivered a keynote speech titled "Application Practices of Large Models at Jiayin Group", introducing the latest trends at home and abroad, technological applications, and AI product developments related to large models.

China-Japan Fintech Enterprise Technology Exchange Conference

Case

Jiayin Group Attended the 2024 Financial Security Forum

On November 28, 2024, the "2024 Digital Industry Ecosystem Partner Conference - Financial Security Forum" was jointly hosted by the Alliance against Illegal Industry in the Financial Field and the Consumer Finance Service Alliance (Chongqing). The forum focused on financial security, aiming to enhance industry self-regulation and strengthen consumer rights protection. Jiayin Group, alongside China Construction Bank, China Everbright Bank, Duxiaoman Finance, and other financial institutions and tech companies, discussed the safety and stability of financial transactions in the digital era. Participants analyzed emerging challenges such as online fraud and data breaches, and shared the latest technologies and practical experiences in financial security. The forum participants also explored ways to strengthen industry information sharing and collaboration to build a more robust financial security defense system.

Digital Industry Ecosystem Partner Conference - Financial Security Forum

University-enterprise Collaboration

Jiayin Group is actively building a stronghold for cultivating fintech talent by partnering with renowned universities such as East China Normal University, East China University of Science and Technology, Donghua University, and Shanghai University. We have established long-term talent training bases and internship platforms, promoting deep integration of industry, academia, and research. The Company regularly dispatches senior experts to universities to share cutting-edge practical experiences and collaborates on joint research projects. These efforts transform the enterprise's practical experience and academic wisdom into the core driving force of the innovative development of the industry.

Jiayin Group and Universities Co-build Practical Teaching & Internship Bases

Fueling Talent Growth with United Efforts

As a fintech innovation-driven empowerment platform, Jiayin Group deeply understands the critical importance of talent to corporate development. We have embedded our talent strategy into the core architecture and long-term planning of the Company. Talent is not only the cornerstone of Jiayin Group's stable and sustainable business growth and competitive edge but also the core driver enabling us to deliver excellent services and create exceptional value for our partners.

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5.1
Employment and Benefits

Jiayin Group actively diversifies talent acquisition channels and promotes workforce diversity, striving to build a human resources management system that is people-oriented, forward-thinking, and dedication in professionalism. We are committed to fostering an inclusive and progressive organizational culture, building a competitive employer brand, and creating a stable, fair, and sustainable workplace environment for employees.

Employment

Jiayin Group has established a robust talent pipeline development strategy. We implement a demand-oriented strategic talent pool planning, determine recruitment needs by assessing the current skill gaps, and extensively attract global talents.

Employee Recruitment

We strictly comply with the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China*, and other relevant laws and regulations. We continuously improve internal systems such as the *Recruitment Management System* and *Employee Handbook*. In 2024, we refined our internal referral system and formulated the *Internal Referral Management Guidelines* to encourage internal employees to recommend potential candidates and ensure the continuous building of high-performing teams that can meet the Company's long-term development and innovation needs.

Campus Recruitment
- We build and operate our channels and cooperate with multiple channels to promote the employer brand online.
- We organize campus-enterprise events and "Dream Jiayin" info sessions offline.

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

PC-based Recruitment
- Candidates can follow the official WeChat account of Jiayin Group Recruitment and apply directly via the "Join Jiayin" menu.
- Job openings are posted on various formal recruitment platforms.
- New media platforms such as Xiaohongshu are used to attract talent inquiries and applications.

Internal Referrals
- Employees recommend suitable candidates based on their understanding of the Company's business needs.
- Job seekers are encouraged to contact our employees to obtain referral opportunities.

Recruitment Channels of Jiayin Group
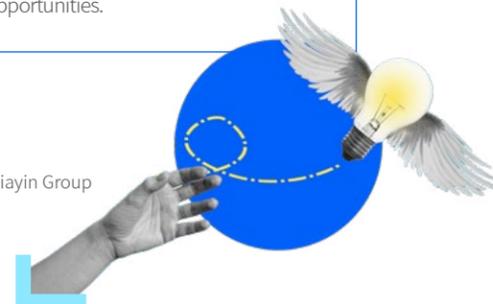
We actively recruit outstanding talent through various channels, including campus and social recruitment, offering high-quality development opportunities. Through employer brand building and talent community engagement, we continuously attract talent and activate growth potential.

Case

Dream Jiayin Program

The "Dream Jiayin Management Trainee Program" (shortly referred to as "Dream Jiayin") is a talent development initiative launched by Jiayin Group targeting domestic and international higher education institutions. 2024 marked the seventh year of the program. Through a personalized job rotation mechanism and guidance from experienced company mentors, "Dream Jiayin" adopts effective talent management strategies to cultivate a cohort of forward-looking young professionals with strategic decision-making abilities and data-driven mindset in the financial technology industry. The program also offers university graduates valuable opportunities for continuous innovation and development in the field of financial technology.

「梦想嘉」管培生计划

Onsite Info Session

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Case

Campus Recruitment

In 2024, Jiayin Group held offline info sessions at Fudan University, Shanghai University of Finance and Economics, East China Normal University, and participated in dual-selection and talent exchange fairs at Tsinghua University, Fudan University, and other institutions. Jiayin also established an employment and internship base in partnership with the School of Computer Science and Technology at East China Normal University, offering students face-to-face communication opportunities and helping graduating students access the latest company updates.

Campus Recruitment Info Session

As of 2024, Jiayin Group had a total of 1,028 employees. The detailed data are as follows:

Employee Classification[6]

Employee percentage by gender
45.04% Female   54.96% Male

Employee percentage by age
8.27%   0.48%   26.95%   64.30%
≤ 30   31-40   41-50   >50

Employee percentage by education levels
0.20%   0.20%   5.64%   31.90%   62.06%
Doctor   Master   Bachelor   Associate degree   Below associate degree
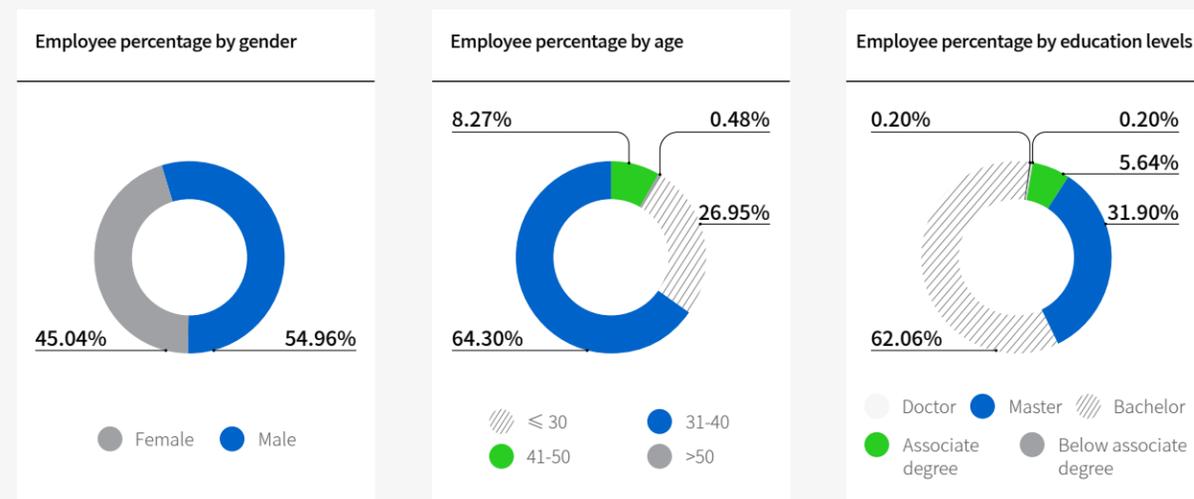
[6] The total number of employees by gender, age, education level and rank only includes the total number of regular employees in Shanghai.

During the Reporting Period, our overall employee turnover rate was 14.20%. The detailed data are as follows[7]:

Employee turnover rate by gender

Female   **14.60%**
Male   **13.90%**

Employee turnover rate by age

≤ 30:   **17.00%**
31-40:   **13.60%**
41-50:   **11.80%**
>50:   **0.00%**

Employee turnover rate by job levels

General Employees   **17.00%**
Middle Management   **12.50%**
Senior Management   **11.40%**
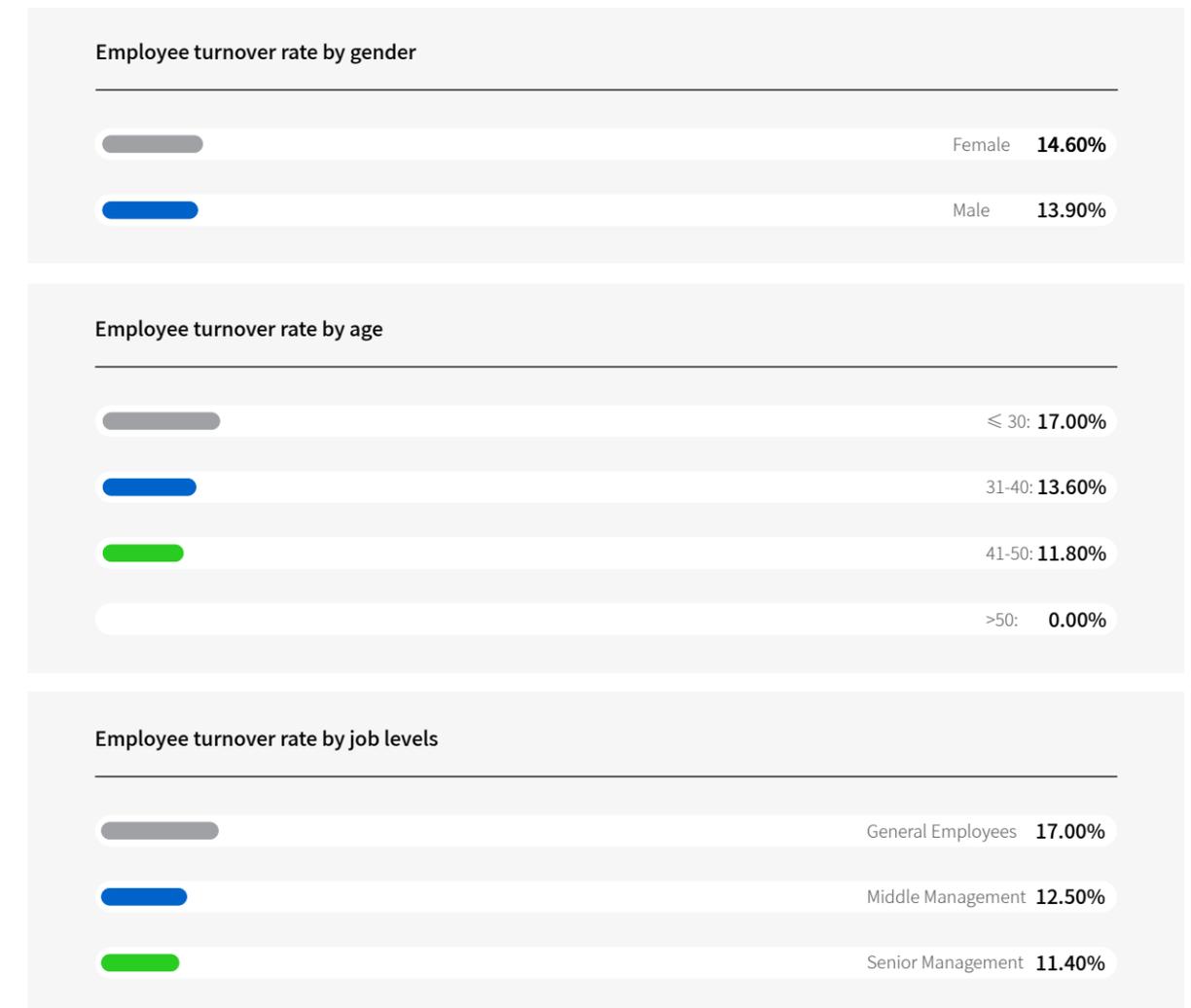
Human Rights Protection

Jiayin Group strictly complies with the *Labor Law of the People's Republic of China*, the *Law of the People's Republic of China on the Protection of Minors*, the *Law of the People's Republic of China on the Protection of Women's Rights and Interests*, the *Union Law of the People's Republic of China*, and other applicable laws and regulations. We adhere to lawful employment practices and are committed to safeguarding the rights and interests of our employees. We continue to refine our internal policies to include clear provisions for the protection of human rights. We strictly prohibit child labour, forced labour, and human trafficking, and we maintain a zero-tolerance policy toward all forms of discrimination and harassment, including both sexual and non-sexual harassment. We fully respect employees' rights to freedom of association and collective bargaining, promote equal pay for equal work, and are dedicated to providing fair working conditions and a safe workplace. During the Reporting Period, there were no confirmed violations of human rights at Jiayin Group, including incidents involving child labour, forced labour, human trafficking, discrimination, or harassment.

[7] The statistical criteria for calculating the 2024 turnover rate changed compared to those in 2023.

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Remuneration and Benefits

Remuneration System

Jiayin Group is committed to providing employees with a market-competitive remuneration structure. We have established a comprehensive remuneration scheme composed of fixed and variable components. Variable remuneration is designed according to employee rank and job nature, and includes performance-based short-term incentives, annual salary adjustments, and year-end bonuses. We also offer equity incentives to key personnel and senior management to continuously attract, retain, and motivate talent. We regularly monitor and analyse industry trends by conducting annual remuneration benchmarking and referencing reports specific to the fintech sector. These efforts, combined with a close review of actual remuneration levels across various functions, allow us to evaluate the market competitiveness of our remuneration structure and ensure the continuity of our remuneration framework. For core talents and key contributors, we have established equity incentive plans to foster the joint development of the Company and individual employees.

Benefits System

Jiayin Group continues to optimize and improve its employee benefits system by offering a wide array of non-monetary benefits. These initiatives aim to foster engagement and innovation among staff while supporting a better work-life balance.

Social insurance: In addition to fully contributing to statutory social insurances such as pension and unemployment insurance, Jiayin Group also purchases supplementary critical illness, accident, and life insurance for its employees to help mitigate health-related risks.

Holiday and leaves: Beyond strictly following national and local regulations on paid annual leave and statutory holidays, we also offer additional types of leave, including paid sick leave, parental leave, paternity leave, and family visit leave.

Employee subsidies: We provide various thoughtful allowances, including transportation and meal subsidies, birthday and holiday gifts, and Chinese New Year red envelopes. In 2024, we introduced a new childbirth allowance.
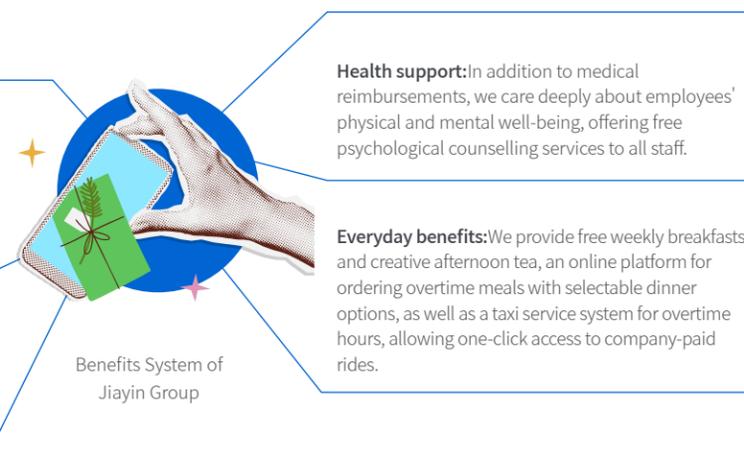
Care facilities: We offer employees access to on-site facilities such as a gym, designated refrigerators, and nursing rooms to support work-life integration.

Health support: In addition to medical reimbursements, we care deeply about employees' physical and mental well-being, offering free psychological counselling services to all staff.

Everyday benefits: We provide free weekly breakfasts and creative afternoon tea, an online platform for ordering overtime meals with selectable dinner options, as well as a taxi service system for overtime hours, allowing one-click access to company-paid rides.

Benefits System of Jiayin Group

Indicator	Unit	2024
Employee care		
Return-to-work rate of employees from parental leave	%	100
Performance and appraisal		
Percentage of employees receiving regular performance and career development appraisals	%	100

5.2
Training and Development

At Jiayin Group, we are keenly aware that our employees are the core driving force behind the Company's development. Guided by the strategic principle of "Talent-oriented and Empowerment-Led", we have established a comprehensive talent development and career progression. By designing scientifically structured promotion pathways, we provide employees with clear and forward-looking career trajectories. Leveraging a precise performance management mechanism, we effectively evaluate work quality and promptly offer growth resources and incentives, thereby laying a solid foundation for the Company's high-quality development.

Career Development

We believe that a fair, just, and transparent promotion mechanism is not only a key motivator for employee advancement but also a critical factor in maintaining the Company's long-term competitiveness. To this end, we have developed a well-structured promotion system that integrates performance management with career path design, ensuring that every employee can unlock their full potential under the guidance of a clear career plan and work together with the Company to achieve higher goals.

Performance Management

Jiayin Group continuously refines its performance evaluation system. Through multi-level performance assessments and structured evaluation mechanisms, we identify areas for improvement and provide a more comprehensive and objective appraisal of employee performance. Performance evaluation results serve as a key reference in human resources decision-making, including variable remuneration, annual performance reviews, salary adjustments, promotion, and role reassignments.

Meanwhile, we continue to improve our two-way communication and feedback mechanisms. On one hand, we provide employees with real-time feedback on performance evaluation results and encourage those with objections to consult their HR Business Partner (HRBP). On the other hand, we offer targeted guidance and resource support to enhance the effectiveness of performance improvement plans, ultimately achieving a win-win outcome for organizational efficiency and individual growth. During the Reporting Period, 100% of Jiayin Group employees participated in performance and career development evaluations. In 2025, we launched a Human Resource Management System (HRMS) featuring a new function that records communication details from performance reviews between employees and their direct supervisors (N+1). This system enables an integrated digital closed-loop process covering goal setting, progress tracking, performance appraisal, and feedback dialogue. The system has not only enhanced efficiency but also further standardized and improved the transparency of the performance evaluation process.
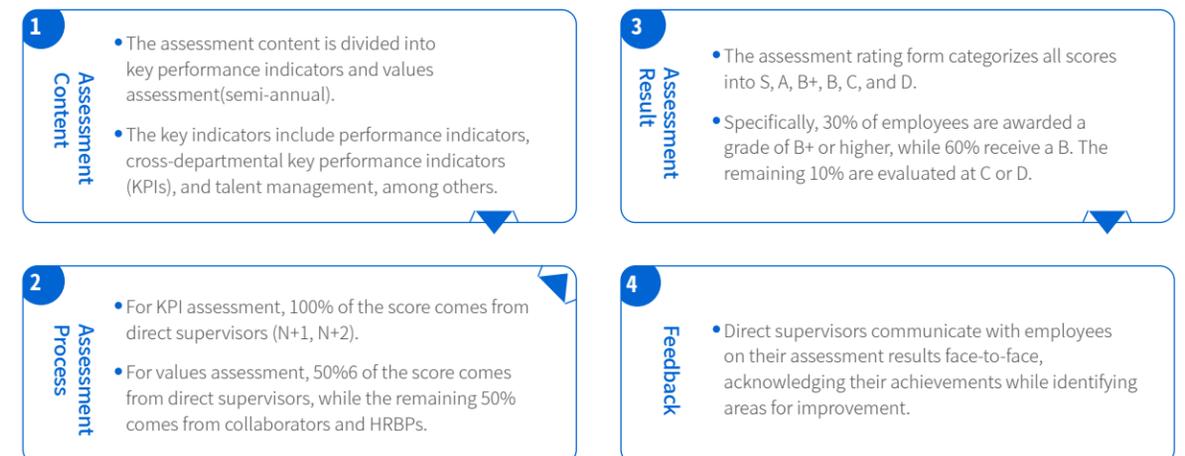
1 Assessment Content
- The assessment content is divided into key performance indicators and values assessment(semi-annual).
- The key indicators include performance indicators, cross-departmental key performance indicators (KPIs), and talent management, among others.

2 Assessment Process
- For KPI assessment, 100% of the score comes from direct supervisors (N+1, N+2).
- For values assessment, 50%6 of the score comes from direct supervisors, while the remaining 50% comes from collaborators and HRBPs.

3 Assessment Result
- The assessment rating form categorizes all scores into S, A, B+, B, C, and D.
- Specifically, 30% of employees are awarded a grade of B+ or higher, while 60% receive a B. The remaining 10% are evaluated at C or D.

4 Feedback
- Direct supervisors communicate with employees on their assessment results face-to-face, acknowledging their achievements while identifying areas for improvement.

Performance Assessment Process of Jiayin Group

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Employee Promotion

Jiayin Group has established a "Dual Channel" career development path for employees, enabling progression from entry-level positions to senior management roles through the Professional Channel(P) and the Managerial Channel(M). This ensures that every employee has appropriate promotion opportunities and development space at different positions and development stages.

Executive Level:
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

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

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

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

- Possessing the qualifications or showing potential for the proposed promotion
- Aligning with the Company's values and performing exceptionally
- Promoting through job levels in each channel, without skipping levels generally
- Developing vertically in the Management Channel (M) or the Professional Channel (P) or horizontally between the two channels

Promotion Principles of Jiayin Group

Employee Training

Jiayin Group places strong emphasis on the cultivation and development of talent. We have established a robust talent development system that broadens employee career paths and continuously enhances both their professional expertise and managerial capabilities, supporting personal growth across technical and leadership dimensions. Our training framework is structured around three core dimensions: leadership development, professional skill enhancement, and role-based competency advancement. Training resources and learning environments are continuously optimized to align precisely with business needs, ensuring that employees' skills evolve in tandem with the rapid development of the financial technology industry and reinforcing the human capital foundation for high-quality growth.

The Company has instituted a continuous learning and development mechanism, including regular knowledge update programmes and internal knowledge-sharing platforms, enabling frontline managers and key personnel to stay abreast of evolving client demands. Each quarter, we conduct business review sessions to refine training objectives and assessment standards. By leveraging open feedback channels and outcome showcases, we encourage participants to contribute insights, thereby driving continuous refinement of training content and delivery methods.

Leadership Training:

The Top 20 senior management training program is provided to departmental heads at the first level. "Jiayue Training Camp" is a middle management training program for departmental heads at the second level. Basic new leadership training is provided for newly promoted and newly recruited management.

General Capability Training:

This training is provided to help employees at all levels enhance their professional soft skills in areas such as self-management capabilities, mental agility, business skills, and office proficiency. One session is conducted per month, with voluntary participation for employees.

Training Management System

Newcomer Training:

To help new employees quickly understand the Company's business and integrate into the corporate culture, one session is organized per month.

Special Training:

Each department raises employee awareness and increases competency based on information security, corporate compliance, and leadership training and seminars for department managers.

Training Management System of Jiayin Group

Leadership Training

Jiayin Group has established a systematic leadership development framework designed to provide targeted training programs tailored to various management levels. These initiatives aim to comprehensively strengthen leadership competencies across all tiers of management.

Top 20	Core Senior Management First-level Department Heads	Strategic and Operational Thinking Improvement	Strategic Meeting
Jiayue Top 100	First-level Department Heads-1 Middle Managers	Comprehensive Management Skills Improvement	Jiayue Leadership Training Camp
Jiajing	Primary Front-Line Managers New & Promoted	Essential Management Knowledge Management Knowledge and Basic Skills	Jiajing Management Training Camp

Jiayin Leadership Framework System

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Case

Leadership Training for Top 20 Senior Managers

To continuously enhance the leadership effectiveness of its core executive team, Jiayin Group organizes strategic workshops that strengthen strategic planning capabilities. In 2024, a specialized two-day training programme titled "Strategic Leadership Program" was delivered to the Top 20 managers (over 20 First-level Department Heads). The course employed a mix of knowledge sharing, business simulations, and scenario-based exercises to cultivate advanced strategic thinking and leadership skills among senior management.

Training Session

Case

Leadership Training for Top 100 Middle Managers

In 2024, Jiayin Group successfully conducted the second and third cohorts of the Jiayue Leadership Training Camp, targeting the Top 100 managers. Each session enrolled 20 participants and spanned six months. The programme focused on five core dimensions of leadership and featured six key modules: Growth Mindset, Managerial Role Awareness and Transition, Goal Setting, Empowerment and Delegation, Coaching for Performance, and High-Performance Team Building. These modules comprehensively strengthened the leadership capabilities of middle management.

Training Session

Case

Training for New Employees

In 2024, Jiayin Group organized multiple sessions of its "Jiayin Onboarding Bootcamp", reaching more than 170 new hires. The training, structured around the goals of "Seamless Integration and Accelerated Growth", included business overviews, corporate culture presentations, introductions to talent management systems, and team-building activities. These efforts facilitated new employees' understanding of our operations and values, helping them transition smoothly into their roles and quickly assimilate into their teams, infusing the Company with new vitality.

Training Session

In 2024, Jiayin Group delivered training to a total of 435 employees, achieving a training coverage rate of 42.32%.

Employee training coverage by gender

- Male: 40.71%
- Female: 44.28%

Employee training coverage by job levels

- General employees: 38.20%
- Middle management: 49.42%
- Senior management: 34.42%
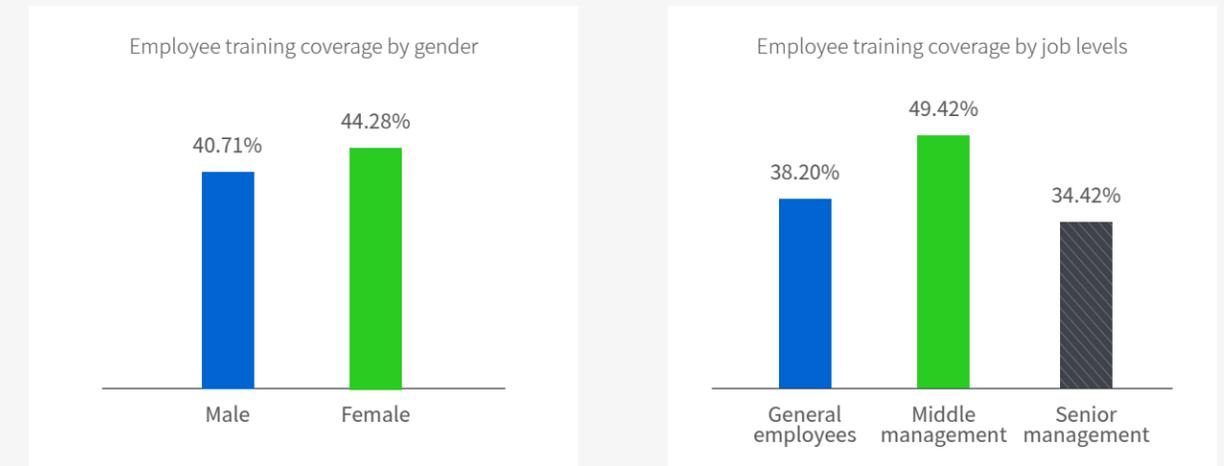
In 2024, the total employee training length of Jiayin Group was 11,156 hours.

Total hours of employee training by gender (hours)

- Male: 5,569
- Female: 5,587

Total hours of employee training by job levels (hours)

- General employees: 5,868
- Middle management: 3,636
- Senior management: 1,652
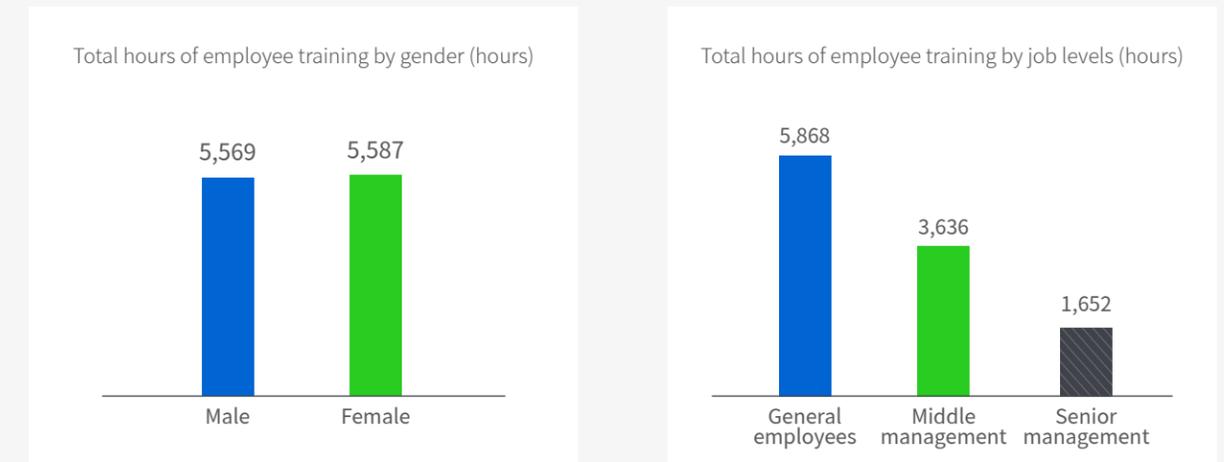
In 2024, the average training hours per employee at Jiayin Group reached 25.6 hours, with a total investment in training of RMB 2.809 million.

Training hours per employee by gender (hours)

- Male: 24.2
- Female: 27.3

Training hours per employee by job levels (hours)

- General employees: 34.5
- Middle management: 17.2
- Senior management: 31.2

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5.3
Health and Safety

Jiayin Group consistently places the health and safety of its employees as a top priority. While enhancing employees' professional capabilities, we also attach great importance to their physical and mental well-being in the workplace. We are committed to fostering a work environment that supports holistic employee development. From occupational safety and health check-ups to psychological care, we offer comprehensive measures to safeguard our employees' physical health and mental welfare, and conduct safety management in full compliance with relevant laws and regulations.

Workplace Safety

Jiayin Group strictly complies with the *Work Safety Law of the People's Republic of China*, the *Fire Control Law of the People's Republic of China*, and other relevant laws and regulations to ensure that all workspaces meet applicable safety standards. The Human Resources department holds the highest responsibility for occupational health and safety matters within the Company. We conduct annual fire drills to strengthen safety awareness and emergency response capabilities among employees, ensuring swift and effective action in emergencies to protect lives and property.

Case

Fire Drill Case

In November 2024, Jiayin Group actively participated in the annual fire drill organized by the property management of its operating premises. The exercise included essential components such as fire evacuation, fire extinguisher operation, and emergency evacuation procedures. Through this drill, employees gained hands-on experience in fire safety operations. Regular participation in such drills not only improves safety awareness but also significantly enhances emergency response capabilities, forming a strong line of defense for the Company's safe operations.

Occupational Health

Jiayin Group strictly adheres to the *Law of the People's Republic of China on Prevention and Control of Occupational Diseases* and other relevant regulations, and has established a comprehensive occupational health management system. To enhance employees' health awareness, we regularly organize first-aid training sessions and health education seminars, equipping employees with essential emergency response skills. In addition, Jiayin Group provides routine medical check-ups for all staff, closely monitors employee health, and implements timely health interventions as needed.

Employee occupational health

Health Station Series Activities
The Company remains attentive to the practical needs of its employees and has launched a series of wellness programs such as "Jiayin Cupping & Meridian Wellness Session", "Moxibustion for Wellness: Warming Care and Healing Together", and the "Slim-Down Challenge: 21-Day Wellness Sprint". These initiatives aim to effectively alleviate stiffness and musculoskeletal strain caused by prolonged desk work and to improve employees' physical well-being.

Employee Health Check-ups
Comprehensive health check-ups are organized annually for all employees, covering areas such as internal medicine, surgery, electrocardiograms, and ultrasound, to detect potential health risks among employees at the earliest opportunity, allowing for prompt and effective diagnostic evaluations and treatment recommendations.
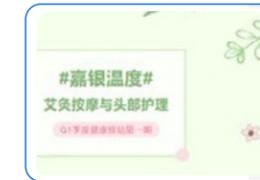
Health-related Promotions
The Company regularly pushes health tips through curated articles to consistently deliver professional and practical health knowledge to every employee. Each issue highlights trending health topics across various domains, including nutrition, fitness, and mental well-being, striving to provide employees with holistic and multi-dimensional health guidance.

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

Employees' Mental Health

Employees' mental health is a critical factor influencing both work efficiency and the overall corporate atmosphere. It not only affects individual well-being and quality of life but also has a direct impact on organizational productivity and cohesion. Jiayin Group supports employees in identifying and managing stress and emotional challenges through a series of initiatives, including mental health seminars and Employee Assistance Program (EAP) services.

Employee Assistance Program (EAP) Mental Health Support Program
24-hour psychological consultation hotline: In cooperation with professional institutions, Jiayin Group provides year-round, confidential psychological consultation services, covering topics such as emotional regulation, workplace stress, and family relationships. Telephone consultation is supported.

Mental Health Seminars
The Company regularly invites clinical psychologists and other professionals to deliver themed lectures on topics such as "Managing Stress in the Workplace and Daily Life".

Traditional Chinese Medicine (TCM) Wellness Day
By integrating traditional Chinese health practices with the needs of the modern workplace, Jiayin Group offers convenient and professional traditional Chinese medicine therapy services to help relieve fatigue and manage sub-health conditions.

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5.4
Communication and Care

Jiayin Group is committed to fostering a workplace culture that is inclusive and promotes a strong sense of belonging. We encourage employees to actively share their ideas and suggestions, maintaining open lines of communication that contribute to the sustainable growth of the Company. Meanwhile, we offer a variety of employee engagement activities designed to help staff relax, rejuvenate, and better integrate into the team.

Communication with Employees

Effective communication not only strengthens employees' sense of belonging and alignment with the Company but also injects continuous vitality into corporate development. The voices of our employees are a key reference to Jiayin Group's decision-making processes. We uphold a communication culture of "openness, transparency, and engagement" and are committed to providing diverse and comprehensive communication channels for all employees.

Chairman Mailbox

- We set up a Chairman Mailbox on each floor to regularly collect employee feedback, sort it out, and submit it to relevant departments for acceptance and improvement.

- Employees can share opinions on the Company's operation, management, personnel appointment and removal, labor protection, wages, and benefits, as well as report potential issues and personal views

Executive Luncheons for New Managers

- We arrange for newly hired managers (holding their positions for 4-5 months) to engage in deep conversation with core management for familiarity, mindset shift, culture integration, and understanding of the management role.

- Some executives from the Talent Committee share their successful experience at Jiayin Group. Newly hired managers discussed their priorities, concerns about their work, and brought out their confusions and questions.

Employee Communication Channels of Jiayin Group

In daily operations, Jiayin Group actively gathers employee feedback and suggestions through a variety of channels. For specific topics, such as festival benefits and holiday experiences, the Company regularly conducts dedicated surveys to better understand employees' preferences and expectations regarding employee welfare policies. In addition, following performance evaluation interviews, we conduct follow-up satisfaction surveys to ensure employees perceive the performance assessment process as fair and transparent. Through these focused feedback mechanisms, we continuously enhance the employee experience and increase satisfaction with internal policies and management processes, thereby fostering mutual growth between the Company and its employees.

Employee Care

To promote work-life balance and enhance employee happiness and satisfaction, Jiayin Group organizes a wide range of cultural, sports, and personalized care activities tailored to different employee groups.

During the Reporting Period, a total of

515 club activities were held

Case

Employee Clubs

Jiayin Group has established a total of 11 employee interest clubs, covering sports, arts, culture, and more. During the Reporting Period, a total of 515 club activities were held, engaging 4,892 participants. Each year, the Company allocates dedicated funding to support club operations, enabling them to host diverse competitions and events. These clubs not only enrich employees' leisure time but also strengthen interpersonal connections and foster greater team cohesion.

Group Photo for Marathon Activity

Group Photo for Cycling Activity

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Case

"Ace vs. Ace" 2024 SuperTeam Innovation Challenge

The "Ace vs. Ace" 2024 SuperTeam Innovation Challenge is a flagship initiative by Jiayin Group aimed at boosting internal vitality and innovation. It encourages creativity and team collaboration, providing project teams with a platform to showcase their professional skills and innovative achievements. The competition also strengthens cross-functional collaboration and resource sharing. In 2024, Jiayin Group held two rounds of the event, with participation from over 30 project teams, fully demonstrating the outstanding strength of the team and the spirit of continuous pursuit of excellence.

"SuperTeam PK Contest"

Case

Female Employee Care Activities

On March 8, 2024, in celebration of International Women's Day, Jiayin Group organized a series of vibrant activities to express appreciation and care for its female employees, ensuring they felt seen, respected, and valued. The Company is committed to fostering a more equal and inclusive workplace and encourages every woman to move forward with confidence and shine in her own way.

March 8 Women's Day Activity

At the beginning of 2024, to further support the growth and development of female employees, Jiayin Group hosted a workplace makeup salon exclusively for women. Professional instructors from the MGP Image Design Art School were invited to offer practical guidance on professional makeup techniques, helping female staff present themselves with greater confidence as they embraced the new year's challenges and opportunities.

Workplace Makeup Salon

Case

Jiayin AI Season - "Coze" Creative Challenge

To foster a culture of innovation, promote the integration and application of emerging technologies, and enhance work efficiency, Jiayin Group organized the "Coze" Creative Challenge from September to October 2024. This competition encouraged employees to break free from routine thinking patterns, unleash their creative potential, and explore the practical integration of new technologies into everyday work scenarios. Over 60 innovative project proposals were submitted, and the event attracted more than 600 employees to participate in on-site discussions and experiences, and garnered over 1,500 online votes, fully demonstrating the Company's and employees' proactive engagement with AI technology and their spirit of exploration. Through such initiatives, Jiayin Group continues to drive technological innovation and teamwork, inspiring employees to challenge themselves and expand the boundaries of their thinking.

"Coze" Creative Challenge

Case

1024 Programmer's Day

As a technology-driven enterprise, Jiayin Group is committed to fostering a culture where all learn, grow, and share. On October 24, 2024, we celebrated 1024 Programmers' Day under the theme of "Intelligence, Technology, Openness, Collaboration". The event highlighted the professional expertise and innovative spirit of our tech teams while also conveying the Company's dedication to humanistic care. The event provided a platform for technical personnel to showcase and exchange, simultaneously strengthening team collaboration and cohesion, and continuously promoting the deepening and innovation of corporate culture.

1024 Programmer's Day

06
Fulfilling Social Responsibilities for Sustainable Growth

As an integral member of the socio-economic ecosystem, a corporation bears inescapable responsibilities to society. While pursuing economic benefits, a company must also proactively fulfill its social obligations, engaging in environmental protection and charitable initiatives to contribute to sustainable development and social harmony. At Jiayin Group, advancing social well-being and serving the public interest are core missions we hold in high regard. Guided by a deep sense of responsibility and commitment, we aspire to be a bridge between finance and society, listening attentively to societal needs, acting with compassion, and jointly shaping a brighter future.

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6.1
Environmental Responsibility

Jiayin Group highly values green development and integrates environmentally responsible principles into daily business operations. We contribute to the industry's low-carbon transition through active energy management and green office initiatives.

Addressing Climate Change

In the face of escalating global climate challenges, responding to climate change has become a critical component of sustainable business development. Jiayin Group draws on the disclosure requirements outlined in the *International Financial Reporting Standards Sustainability Disclosure Standard No. 2* (IFRS S2), issued by the International Sustainability Standards Board (ISSB), to assess climate-related risks and implement a range of responsive strategies. Our goal is to mitigate the risks that climate change may pose to business operations while contributing meaningfully to global climate governance.

Governance

Jiayin Group keeps pace with global developments, employing a forward-looking strategic vision and a strong sense of responsibility to establish a scientific and sound climate governance framework. We have formed an ESG Decision Committee and an ESG Implementation Committee to serve as the governance and implementation bodies for climate-related matters. Relevant management personnel are required to possess knowledge of climate strategy and risk management, laying a solid foundation for climate governance. We also established a reporting mechanism with a clear hierarchy and responsibilities to ensure the efficient operation of the governance structure.

Strategy

To navigate the uncertainties that climate change poses to the business environment, Jiayin Group proactively identifies climate-related risks. We have recognized, analyzed, and assessed four transition risks and two physical risks. Transition risks refer to risks arising from the shift to a low-carbon economy, including regulatory changes and shifts in customer behavior leading to market risks. Physical risks pertain to the impact of acute climate events and long-term shifts in climate patterns on physical assets.

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

To effectively address the challenges posed by climate change, we actively implement comprehensive energy management practices and strictly comply with the *Law of the People's Republic of China on Energy Conservation* and other relevant regulations. As a non-energy-intensive enterprise, the Company has established an energy management system that focuses on green commuting and office energy efficiency.

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New Energy Vehicle Use

In 2024, the Company owned a total of three new energy vehicles, accounting for 42.86% of its fleet. In 2024, these vehicles recorded a cumulative mileage exceeding 40,000 kilometers.

Energy-efficient Lighting Use

In 2024, the Company had completed the full replacement of conventional lighting with energy-efficient alternatives in all office areas. We have adopted top-tier energy-efficient LED lighting systems, significantly reducing energy consumption for lighting and cutting down operational carbon emissions.

Air Conditioning Usage Management

Jiayin Group strictly adheres to seasonal air conditioning temperature guidelines ($\geq 26°$ C in summer and $\leq 20°$ C in winter). Regular inspections are conducted to ensure that air conditioning systems are turned off during non-working hours and in unoccupied areas, effectively preventing energy waste.

Midday Lights-off for Half an Hour

To support employee rest and promote electricity conservation, Jiayin Group switches off lights in all office areas from 12:30 to 13:00 every working day, resuming operation thereafter.

Energy Management Measures of Jiayin Group

Risk Management

Jiayin Group has established a robust risk management framework and integrates climate risk into the enterprise-wide risk management process. This ensures that the Company can respond promptly and effectively to climate-related challenges (please refer to Section 1.4 "Risk Management" for details). Furthermore, the Company has broken down its climate risk response strategies into actionable tasks and measurable indicators, which are assigned to specific responsible departments and regularly evaluated.

Metrics and Targets

In alignment with China's national dual-carbon goals (carbon peaking by 2030 and carbon neutrality by 2060), Jiayin Group has formulated its carbon neutrality targets and is committed to exploring effective emission reduction measures, contributing to the national decarbonization efforts. We regularly disclose our energy consumption and greenhouse gas (GHG) emission performance to monitor the progress of these targets, ensuring the orderly execution of our carbon reduction actions.

2025 — Achieve peak carbon emissions across all workplaces in China

2035 — Reduce carbon emissions from all workplaces in China by 30% compared to the 2021 baseline

2050 — Achieve carbon neutrality across the entire value chain of the Company

Carbon Neutrality Plan of Jiayin Group
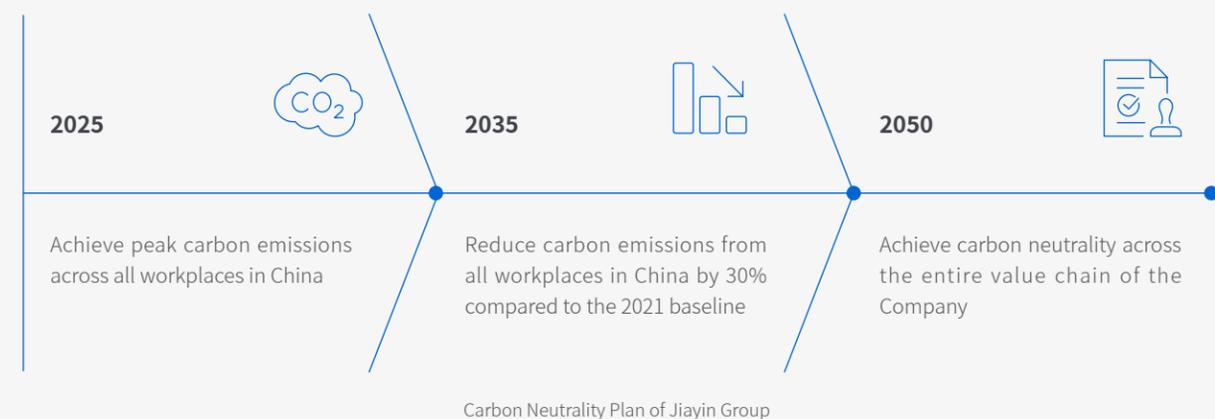
Indicator	Unit	2022	2023	2024
Energy consumption and intensity				
Purchased electricity	MWh	424.95	483.86	**454.85**
Gasoline	Liters	6,224.65	8,637.13	**6,834.73**
Energy consumption intensity	MWh/RMB million of revenue	0.15	0.10	**0.09**
GHG emissions and intensity				
Scope 1 GHG emissions [8] (business vehicle gasoline)	tCO_2e	13.83	19.05	**15.08**
Scope 2 GHG emissions [9] (purchased electricity)	tCO_2e	183.29	275.95	**266.36**
Scope 3 GHG emissions (business travel)	tCO_2e	111.2	180.17	**194.49**
Total GHG emissions	tCO_2e	308.32	475.17	**475.92**
Intensity of GHG emissions	tCO_2e/RMB million of revenue	0.09	0.09	**0.08**

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

[9] Scope 2 greenhouse gas emissions were calculated based on the 2022 national average electricity carbon emission factor (excluding non-fossil electricity acquired through market-based transactions), as specified in the *Announcement on the Release of the 2022 Electricity Carbon Emission Factors* issued by the Ministry of Ecology and Environment of the People's Republic of China.

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Greening Our Offices

Jiayin Group actively promotes green office practices by implementing measures such as water and electricity conservation and paperless operations, embedding environmental protection into day-to-day work. We regularly organize green office awareness campaigns to encourage all employees to enhance their environmental responsibility and contribute to sustainable development.

▶ **Water Resource Management**

Preventing water running, bubbling, dripping, leaking:We continuously implement routine and preventive maintenance plans for the office building's water supply systems. By promptly identifying and repairing potential pipe leaks ("running, bubbling, dripping, leaking") and valve malfunctions (preventing "continuous flow"), we effectively avoid unnecessary water waste and ensure the efficient and stable operation of the water supply system.

▶ **Waste Management**

Waste sorting:To maintain a clean and sustainable workplace, the Company enforces meticulous waste segregation. Designated bins for dry waste, wet waste, and hazardous waste are placed in the pantry on each floor. All employees are required to dispose of waste according to sorting standards, thereby reducing environmental pollution and maintaining workspace cleanliness.

Recycling of cartons and takeout bags:Cleaning staff are responsible for sorting discarded delivery bags and cardboard boxes daily. Clean and reusable items are cleaned and sorted for reuse, clean takeout bags are stored in dedicated cabinets in each floor's pantry, while cardboard boxes are sent to the mailroom for employees to reuse.

Furniture reuse:In all renovation and upgrade projects during the year, the Company adhered to a reuse-first principle for existing furniture and equipment. Through furniture reuse, Jiayin Group significantly reduced greenhouse gas emissions associated with the production and transportation of new furniture.

In 2024, we maintained a high furniture reuse rate of

over **80%**
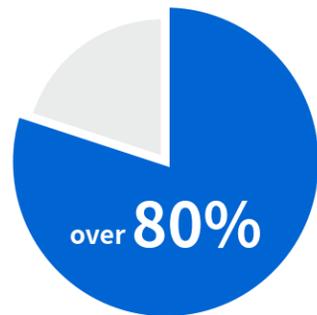
Indicator	Unit	2022	2023	2024
Water consumption and intensity[10]				
Water consumption	Tons	907.09	1,542.33	**1,669.74**
Intensity of water consumption	Tons/RMB million of revenue	0.28	0.28	**0.29**
Paper consumption[11]				
Total paper consumption	Tons	2.89	3.72	**5.54**
Intensity of paper consumption	Ton/RMB billion of revenue	0.009	0.007	**0.010**

[10] Water resource consumption data covers the Shanghai offices only and does not cover the Beijing and Chongqing offices.

[11] Paper consumption data covers the Shanghai and Beijing offices only and does not cover Chongqing offices.

6.2
Public Welfare Responsibility

In the journey toward sustainable development, corporate responsibility has become an increasingly vital force for advancing social progress. Upholding the philosophy of "Technology for Good", Jiayin Group continues to deepen its public welfare efforts and explore a path of symbiosis between business and society. We firmly believe that technology is not only a driver of financial innovation but also a force to empower the future and bring warmth to society. Focusing on areas such as education equity, mental health, volunteer services, and financial literacy, Jiayin Group continues to expand the breadth and depth of its public welfare initiatives, responding to people's needs and nurturing kindness through concrete actions.

In 2024,

the Company organized a total of public welfare activities

65

with targeted public welfare donations amounting to approximately

RMB **2.12** million

Public Welfare Education

Jiayin Group believes that education is the cornerstone of social progress. For many years, we have paid close attention to rural education and striven to improve learning environments through the provision of resources, giving more children equal opportunities to grow and thrive. By lighting the lamp of hope, we illuminate the path forward. We integrate our educational assistance programs into our corporate responsibility, using knowledge to ignite dreams and allowing hope to take root in the hearts of more children, ensuring every dream is seen and supported.

In collaboration with government agencies, schools, communities, and local families, we have established a comprehensive support system for the mental and physical well-being of left-behind children, providing them with all-around care and protection.

Case

Public Welfare Education Assistance in Huanghua Middle School, Yongshan County, Yunnan Province

In March 2024, Jiayin Group carried out its educational assistance program at Huanghua Middle School in Yongshan County, Yunnan Province. Through the "Dream Maker" initiative, the Company awarded scholarships to 50 outstanding students from underprivileged backgrounds. We also received numerous heartfelt letters from local students, filled with sincere gratitude and unwavering dreams from children in the mountainous region.

Public Welfare Project Grant Distribution

Student Letters

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Case

"Caring for Young Hearts" Summer Care Program at Woshao Central Primary School, Huayuan County, Hunan Province

From July 8 to 12, 2024, the Jiajing Charitable Special Fund, in collaboration with a team from Hunan University of Chinese Medicine, launched a summer care initiative at Woshao Central Primary School in Huayuan County, Hunan Province. During the program, volunteers from Jiayin Group and the special fund team divided 60 students into two classes and conducted over 50 engaging lessons covering eight categories: science, mental health, physical education, arts and crafts, civic education, music, dance, and traditional culture. Mental health sessions such as "The Joy of Giving and Receiving Love" and "Meet Your Mood Monsters" helped students develop a positive mindset, recognize and express emotions, and improve their communication skills. In addition to the diverse interactive classes and group counseling sessions, the special fund also provided art supplies, school bags, and plans to donate books and teaching equipment based on the school's needs. Furthermore, the project team partnered with local officials to distribute over 500 mental health educational booklets to students' families in surrounding towns, aiming to reach more left-behind children and enhance parenting capabilities.

Thematic Class Meeting

Mental Health Care for Adolescents

Corporate social responsibility and public welfare engagement play a vital role in promoting societal well-being, advancing mental health education, and supporting youth development. Jiayin Group fully recognizes the significance of adolescent mental health for individual growth and social progress. We actively collaborate with various sectors of society and, through initiatives such as the establishment of the Jiajing Charitable Special Fund in partnership with the Shanghai Soong Ching Ling Foundation and the launch of the "Smile from the Heart" adolescent mental health care program, strive to explore practical and effective solutions to create a healthier and more hopeful future for young people in need.

Since its launch in 2021 and up to the end of the Reporting Period, the "Smile from the Heart" program has reached 10 provinces and municipalities, including Yunnan, Guizhou, Sichuan, and Chongqing, spanning 26 districts and counties. A total of 69 mental health training sessions had been conducted, with over 14,000 teachers participating and more than 2,000 schools covered. In addition, 16 public welfare livestream classes under the "Smile from the Heart" program had been held, providing free psychological counseling support to over 100 children from disadvantaged families.

Case

The First "Smile from the Heart" Charity Art Exhibition and Fundraising Campaign Was Successfully Held

On March 8, in celebration of International Women's Day, the Jiajing Charitable Special Fund hosted the first "Smile from the Heart" charity art exhibition and public fundraising event to raise awareness of youth mental health through art and public engagement. The exhibition featured 35 paintings created by children with special needs, each artwork conveying genuine emotion and hope, serving as a window into their inner world. During the event, we also launched an online fundraising platform, inviting broader participation in the cause of youth mental health.

Artworks on Display

Case

"Smile from the Heart" Series of Activities

On September 19, 2024, Jiayin Group launched a "Smile from the Heart" youth mental health support campaign in Lueyang County, Shaanxi Province. Through expert-led training sessions, interactive Q&A, and case studies, the program aimed to improve the psychological knowledge and awareness of both teachers and students. Over 300 teachers from primary schools, middle schools, and kindergartens across the county participated in a series of workshops on topics such as "Identifying and Addressing Common Mental Health Issues in Adolescents", "Preventing and Intervening in Adolescent Self-Harm and Suicidal Behavior", and "Home-school Collaboration and Building Social Support Systems for Adolescents". These efforts significantly enhanced participating teachers' capacity for mental health education.

Inspirational Scholarship Awarding Ceremony & "Smile from the Heart" Student Seminar

On September 20, the Shaanxi Soong Ching Ling Foundation hosted the Inspirational Scholarship Awarding Ceremony and "Smile from the Heart" Student Seminar at Tianjin Senior High School in Lueyang County. During the event, outstanding students from disadvantaged families were presented with certificates of recognition. A total of RMB 100,000 in scholarships was awarded to 58 students across Lueyang County. Following the ceremony, a mental health workshop themed "Teen Self-Care and Stress Management Skills" was conducted for over 100 high school student representatives.

On September 23-24, Jiayin Group carried out additional activities at Yan'an Experimental Primary School. These included specialized mental health training sessions for teachers and group counseling for students. More than 210 primary and secondary school teachers from across the city participated in workshops on topics such as common psychological issues in adolescents, prevention and intervention of self-harm and suicidal behavior, and teacher stress management. In addition, a group therapy session titled "Painting the Body's Story" was conducted for over twenty students, guiding them to express themselves and release emotions through painting

Training Session

On November 4-5, in collaboration with multiple stakeholders in Ji'an City, Jiangxi Province, Jiayin Group organized a "Smile from the Heart" mental health initiative to support the implementation of student mental health programs by the local education authorities. The event featured expert training sessions led by seasoned OH Card[12] trainers and specialists from the Shanghai Mental Health Center. Through live demonstrations, case presentations, and interactive lectures, the sessions helped enhance the professional skills of full- and part-time psychological counselors and strengthened the foundational mental health knowledge and capabilities of homeroom teachers. On November 7-8, mental health training and seminars were held at Tianxiang Primary School, County Middle School, and Luling School. These sessions reached over 1,600 homeroom teachers and more than 360 middle and high school students.

Group Photo of Teachers Participating in Thematic Training

On December 17, Jiayin Group launched a "Smile from the Heart" youth mental health public welfare program in partnership with the Community Governance and Social Affairs Bureau of Tianfu New District in Sichuan Province. Activities included professional training for psychological educators and group counseling sessions for students. A lecture on "Solution-focused Brief Intervention" was given to over 70 psychological teachers, and psychological intervention techniques were popularized among them through practical exercises. In addition, the experts and professors also carried out group counseling on emotion management for the student representatives, guiding them to learn to perceive, express, and manage emotions through a variety of activities, and improving their emotional cognition and self-regulation ability.

On-site Activities

[12] OH Card is a subconscious intuition card, which is a type of psychological tool.

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Case

Guarding the Stars, Growing Together - Jiayin Group Supports Mental Health and Educational Development for Children with Autism

Children with autism are often referred to as "children of the stars". On March 4, 2024, during the "March 5 Learn from Lei Feng Day" themed volunteer event organized by the Putuo District education system, Jiayin Group participated in an on-site donation initiative supporting the special education and rehabilitation of children with autism. The program aimed to provide multi-level educational platforms and internship opportunities to help these children achieve personal and familial growth. On the same day, Jiayin Group, along with 33 other public welfare organizations and enterprises, was named a member of the Putuo District "Star" Care Alliance and received a certificate, joining forces to offer greater care and support for children with autism.

Awarding Ceremony at the Event

Case

Themed Event on the International Volunteer Day

On December 4, 2024, Putuo District's education system hosted the 39th International Volunteer Day event under the theme "United in Volunteerism, Walking Together with Love". As a key supporting organization, we actively participated and contributed to the initiative. During the event, the Company signed a *Memorandum of Understanding for Public Welfare Cooperation on Caring for Youth Mental Health* with the Putuo District Education Work Committee, committing to deepening collaboration to promote youth mental health education. We also donated 16 sets of AR sports equipment to Qixing School to help students with special needs relax and enrich their school life, supporting the development of special education. After the event, Jiayin Group co-hosted a public welfare lecture on mental health with the district education bureau, inviting professional physicians to guide volunteers working with children with autism and for teachers and parents at special education schools. The lecture focused on effective communication, early intervention techniques, and other practical tools.

Lectures

Case

"Smile from the Heart" Project Was Recognized as a Public Welfare Innovation Case by China National Radio

China National Radio Net (CNR.cn), a key news portal sponsored by China Media Group and one of China's most influential online media platforms, held its "Responsibility · Co-creation · Shaping the Future" Corporate Social Responsibility Forum in Beijing on December 26, 2024. Jiayin Group joined government agencies, top research institutions, prestigious universities, and industry-leading enterprises to discuss core topics such as ESG governance, rural revitalization, sustainable development, and public welfare innovation. During the forum, Jiayin Group's "Smile from the Heart" Youth Mental Health Care Project was honored as a Public Welfare Innovation Case.

Awarding Ceremony

In 2024, "Smile from the Heart" Project achieved the following impact:

Covered

16 districts and counties across
8 provinces and municipalities

Mental Health Training Sessions conducted
46 sessions

Participating Teachers
5,600+

"Smile from the Heart Lecture" livestreaming
6 sessions

Number of covered schools
1,500+

Counseling rooms supported
2

Pilot schools for the "Smile from the Heart" project
1

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Volunteer Service

Jiayin Group is committed to cultivating employees' sense of social responsibility and civic awareness. We consistently adhere to a needs-driven approach, allocating resources precisely and enhancing social well-being while promoting business development. We encourage employees to serve as volunteers, engage with local communities, and participate in various public welfare projects and volunteer services, contributing to social progress through concrete actions.

We have established a volunteer service system, continuously improving the operational mechanisms for volunteer work and activities to promote institutionalized and regular volunteer services.

Governance Structure

We have established the Social Responsibility Department with the support of the CPC Committee.

We have appointed dedicated personnel to manage volunteer service projects.

At least one volunteer service activity is required per month.

Work Process

Volunteers must register and join the organization via https://sh.zhiyuanyun.com/.

During recruitment phases, information is shared through multiple channels and formats, with group chats created for coordination.

Upon completion of activities, volunteer service records are promptly and comprehensively documented.

Incentive Mechanism

Volunteers are recognized and commended based on their service duration and quality.

Promotion and Guidance

Volunteer activities are promoted through images, videos, and other formats, encouraging more employees to join Jiayin Group's volunteer service team.

Our volunteer efforts span various fields, supporting community cultural, educational, and public welfare activities, and participating in a wide range of social service projects to spread care and warmth.

Case

Jiayin Volunteer Service Team Won "Outstanding Team Award" from Shanghai Blood Center

Voluntary blood donation is a noble public welfare cause and an important symbol of social progress and urban civilization. The Jiayin Volunteer Service Team has actively contributed to the high-quality development of the blood donation cause. In collaboration with the Shanghai Blood Center, they have organized and encouraged blood donations for several consecutive years, with a cumulative 361 donations totaling 82,400 milliliters. On December 8, 2024, the Shanghai Blood Center Voluntary Blood Donation Service Team held its annual volunteer meeting to recognize outstanding groups and individuals in blood donation. The Jiayin Volunteer Service Team was honored with the "Outstanding Team Award".

"Outstanding Team Award" Trophy

Case

"Beautiful Shanghai, Sleeves Up for Love" - Voluntary Blood Donation Activity

On September 8, 2024, Jiayin Group co-organized the "Beautiful Shanghai, Sleeves Up for Love, Colorful Public Welfare, Joyful Giving" blood donation market event. The event was guided by the CPC Putuo District Committee's Social Work Department and jointly hosted by the Shanghai Blood Center, Putuo District Bureau of Ecology and Environment, Tzu Chi Foundation, and Shanghai Changfeng Joy City. Volunteers educated citizens about blood donation, encouraging public participation. A total of 131 blood donations were collected, providing urgent support for clinical patients. The charity market featured interactive zones highlighting environmental protection, volunteer service, and cultural heritage. Our volunteers gave up their weekend rest to participate, promoting public welfare through in-depth outreach and science education, inspiring broader public engagement. The power of compassion was shared joyfully like dopamine, warming every corner of the community.

On-site Activities

Case

Volunteer Service at the CIIE "Innovation Incubation Special Section"

During the Seventh China International Import Expo (CIIE), volunteers from Jiayin Group actively participated in volunteer services at the "Innovation Incubation Zone". Volunteer Shang Jingming fully leveraged his professional expertise in the AI field, staying on duty for 10 consecutive days and serving over 500 visitors, demonstrating outstanding service capabilities and a strong sense of responsibility. During this period, Shang Jingming not only provided detailed explanations of artificial intelligence and robotics technologies to visitors but also ensured an efficient and smooth experience for domestic and international guests through in-depth interactions, earning widespread praise. For his exceptional performance, Shang Jingming was jointly commended by the CPC Shanghai Municipal Committee's Social Work Department and the Shanghai Committee of the Communist Youth League and was awarded the title of "Outstanding Volunteer". This honor also marks Jiayin Group's continued efforts and contributions in fulfilling its corporate social responsibility.

On-site Activity

"Outstanding Volunteer" Certificate

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Case

"Parent-Child Public Welfare" Event

On July 27, 2024, Jiayin Group volunteers actively participated in the "Parent-child Public Welfare" event held in Putuo District, providing comprehensive support for the smooth execution of the event. Co-hosted by the Putuo District Publicity Department and several other units, the event aimed to enrich the spiritual and cultural life of minors during the summer vacation and promote mainstream values. On the event day, our volunteers assisted with check-in, guidance, order maintenance, Q&A, and the awarding ceremony, playing a crucial role in the smooth organization of the event. The event had a lively atmosphere with 200 parent-child families participating. Charity stalls displayed a variety of toys, books, and handicrafts. Through direct participation in sales, children not only experienced the meaning of charity but also gained growth and joy. All proceeds were donated to public welfare projects to support children from low-income families suffering from illnesses.

Group Photo of Participating Volunteers

During the Reporting Period, Volunteers

115

Volunteer service hours

1,300hours

Annual volunteer service activities

10times

Participants in volunteer activities

140participants

Blood donors

58donors

Blood donation volume

12,400mL

Rural Revitalization

Jiayin Group has integrated the rural revitalization strategy into its core corporate social responsibility framework, deepening public welfare support for agriculture based on its strengths in financial technology.

Case

Charity Activities for Agriculture

In 2024, Jiayin Group organized two public welfare activities to support agriculture. The Company centrally purchased rice and other agricultural products to donate to social welfare institutions, while surplus products were distributed as employee benefits. This initiative not only helped alleviate the difficulty of unsold agricultural products but also assisted farmers in expanding sales channels and increasing income, actively fulfilling corporate social responsibility, and contributing warm strength to rural revitalization.

Total volume of agricultural assistance products

43.7tons

Total value of agricultural assistance products

RMB**776,000**

Publicity of Financial Knowledge

In today's rapidly developing era of informatization and digitization, financial technology is not only a driver of industry innovation but also bears the significant responsibility of promoting financial literacy and improving public financial awareness. Jiayin Group consistently upholds the philosophy of "empowering society through technology" and continues to popularize basic financial knowledge, helping people from all walks of life enhance risk awareness and financial management skills.

Jiayin Group leverages digital platforms and new media tools to release special content and actively collaborates across sectors to disseminate financial knowledge through diverse channels and formats. This improves overall societal financial literacy and contributes to building a more stable and secure financial environment.

Annual cumulative coverage of new media promotions

12 million person-times

Annual pushes for anti-fraud information

22 million person-times

Special sessions on publicity of financial knowledge

32 sessions

Case

Online Financial Education Columns

In 2024, Jiayin Group launched educational segments such as "Jiayin Class", "Consumer Protection in Comics", and "Anti-Fraud and Consumer Protection Zone" to popularize financial consumer protection knowledge and anti-fraud skills through forms such as pictures and texts, short comic stories, and short videos. It uses the Company's official website and its own media platforms as carriers to reach users in all aspects and carry out regular publicity and education work.

Screenshot of the Special Column Section

Case

"Smart Anti-Fraud · Building Safety Together" - Cybersecurity Week

In September 2024, during the National Cybersecurity Week, Jiayin Group served as a co-organizer and actively participated in the cybersecurity campaign held in business parks in Shanghai's Putuo District. The event was jointly hosted by the Putuo District Cyberspace Administration and the Putuo District Public Security Bureau. Volunteers distributed anti-fraud brochures and explained typical fraud cases on-site, educating corporate employees and community residents on how to prevent telecom fraud and effectively enhancing public awareness of financial risk prevention. The event reached over 300 people.

On-site Event

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Appendix I: ESG Performance Table

Economic Performance	Unit	2023	2024
Operating revenue	RMB 100 million	54.67	58.01
Net profit	RMB 100 million	12.98	10.56
R&D investment	RMB 100 million	2.96	3.72
Total loan facilitation volume	RMB 100 million	881	1,008
Cumulative number of partner financial institutions	/	71	73

Environmental Performance	Unit	2023	2024
Water Management			
Water consumption	Tons	1,542.33	1,669.74
Intensity of water consumption	Tons/RMB billion of revenue	0.28	0.29
Waste Management			
Total paper consumption	Tons	3.72	5.54
Intensity of paper consumption	Ton/RMB billion of revenue	0.007	0.010
Energy Management			
Gasoline	Liters	8,637.13	6,834.73
Purchased electricity	MWh	483.86	454.85
Energy consumption intensity	tce/RMB million of revenue	0.10	0.09
GHG Emissions			
Scope 1 GHG emissions	tCO_2e	19.05	15.08
Scope 2 GHG emissions	tCO_2e	275.95	266.36
Scope 3 GHG emissions	tCO_2e	180.17	194.49
Total GHG emissions	tCO_2e	475.17	475.92
Intensity of GHG emissions	tCO_2e/RMB million of revenue	0.09	0.08

Social Performance	Unit	2023	2024
Supplier Management			
Total number of suppliers	/	299	326
Number of new suppliers	/	45	27
Number of eliminated suppliers	/	10	8
Local supplier procurement ratio	%	50	55
Customer Service			
Annual online inquiries	Times	2,389,667	2,365,503
Annual telephone inquiries	Times	1,990,470	2,267,965
Number of annual quality inspections	/	182,201	249,271
Number of customer follow-ups	/	39,628	41,574
Customer satisfaction rate	%	99.37	99.10
Number of total customer service training sessions	/	/	390
Employment			
Total employees	Persons	936	1,048
By employment type			
Contract employees	Persons	925	1,028
Other employees	Persons	11	20
By job level			
Senior management	Persons	142	154
Male	Persons	91	100
Female	Persons	51	54
Middle management	Persons	338	429

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Social Performance	Unit	2023	2024
Male	Persons	217	270
Female	Persons	121	159
General employees	Persons	405	445
Male	Persons	186	195
Female	Persons	219	250
By gender			
Male	Persons	494	565
Female	Persons	391	463
By age			
30 and below	Persons	287	277
31-40	Persons	529	661
41-50	Persons	65	85
Over 50	Persons	4	5
By education levels			
Doctor	Persons	1	2
Master	Persons	273	328
Bachelor	Persons	552	638
Associate degree	Persons	57	58
Below associate degree	Persons	2	2
Employee Turnover			
Total turnover	Persons	114	135
Total turnover rate	%	13.78	14.20

Social Performance	Unit	2023	2024
Employee Remuneration			
Gender pay ratio - Senior management	%	157	160
Gender pay ratio - Middle management	%	101	93
Gender pay ratio - General employees	%	120	114
Employee Care			
Return-to-work rate of employees from parental leave	%	100	100
Performance Evaluation			
Percentage of employees receiving regular performance and career development appraisals	%	100	100
Employee Training			
Total number of trained employees	Persons	376	435
Training coverage rate	%	40.65	42.32
Total investment in training costs	RMB	1,342,000	2,808,964
Training Hours			
Total training hours	Hours	4,886	11,156
Training hours per employee	Hours	13.0	25.6
By gender			
Average number of training hours per male employee	Hours	13.4	24.2
Average number of training hours per female employee	Hours	12.4	27.3
By job level			
Average number of training hours per general employee	Hours	18.7	34.5
Average number of training hours per middle management employee	Hours	8.2	17.2
Average number of training hours per senior management employee	Hours	2.6	31.2

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Social Performance	Unit	2023	2024
Occupational Health and Safety			
Number of participants in occupational health and safety training	/	/	120
Number of work-related fatalities (employees)	/	0	0
Number of work-related fatalities (contractors)	/	0	0
Lost Time Injury Frequency Rate (LTIFR) of employees (including direct and contracted employees)	Injuries/one million working hours	0	0
Number of occupational disease cases	/	0	0
Products and Services			
Total cumulative borrowing users	10,000 persons	1,450	1,730
Newly added borrowing users	10,000 persons	190	277
Number of customer acquisition channel partners	/	30	35
Number of served new users in serious financial hardship	/	9,900	25,344
Number of served new users affected by natural disasters	/	592	1,420
Complaint handling rate	%	100	100
Complaint resolution rate	%	95.82	95.59
Supplier Management			
Total number of suppliers	/	299	326
Number of domestic suppliers	/	299	326
Number of overseas suppliers	/	0	0
Number of new suppliers	/	45	27
Number of eliminated suppliers	/	10	8
Proportion of procurement from local suppliers	%	50	55
Proportion of suppliers assessed for social responsibility	%	/	100
Signing rate of the *Integrity Agreement* by suppliers	%	100	100

Social Performance	Unit	2023	2024
Signing rate of the *Integrity Commitment* by procurement personnel	%	100	100
Information Security			
Number of information security audits	/	3	4
Number of external information security audits	/	2	3
Number of internal information security audits	/	1	1
Number of cybersecurity attack-defense drills	/	1	1
Number of information security training sessions	/	12	4
Number of information security training participants	/	1,920	1,550
Number of user information leakage incidents	/	0	0
Public Welfare and Charity			
Cash donations	RMB 10,000	200	212
Volunteers	Persons	100	115
Annual volunteer service activities	Times	9	10
Participants in volunteer activities	Participants	100	140
Volunteer service hours	Hours	1,000	1,300
Number of public welfare and charity activities	/	36	65
Special sessions on publicity of financial knowledge	Sessions	18	32
Annual cumulative coverage of new media promotions	10,000 persons	1,100	1,200
Annual pushes for anti-fraud information	10,000 persons	1,500	2,200

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Governance Performance	Unit	2023	2024
Board Governance			
Number of meetings of the Board	/	7	9
Number of female directors	/	1	1
Proportion of female directors	%	20	20
Business Ethics			
Number of compliance training sessions	/	7	4
Number of compliance training participants	/	300	300
Number of corruption litigation cases	/	0	0
Total number of intellectual property holdings	/	315	344

Appendix II: GRI Content Index of the *Sustainability Reporting Standards*

Disclosure	Disclosure Issues	Section
Universal Standards		
The Organization and its Reporting Practices		
2-1	Organizational details	About Jiayin Group
2-2	Entities included in the organization's sustainability reporting	About This Report
2-3	Reporting Period, frequency, and contact point	About This Report
2-4	Restatements of information	/
2-5	External assurance	/
Activities and Workers		
2-6	Activities, value chain, and other business relationships	About Jiayin Group
2-7	Employees	Employment and Benefits
Governance		
2-9	Governance structure and composition	Board Diversity
2-10	Nomination and selection of the highest governance body	Please refer to the Company's annual report
2-12	Role of the highest governance body in overseeing the management of impacts	Board Diversity
2-14	Role of the highest governance body in sustainability reporting	ESG Management
2-15	Conflicts of interest	Please refer to the Company's annual report
2-16	Communication of critical concerns	ESG Management
2-17	Communication of critical concerns	Board Diversity
2-18	Evaluation of the performance of the highest governance body	Please refer to the Company's annual report
2-19	Remuneration policies	Please refer to the Company's annual report

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Disclosure	Disclosure Issues	Section
2-20	Process to determine remuneration	Please refer to the Company's annual report
Strategies, Policies, and Practices		
2-22	Statement on sustainable development strategy	ESG Management
2-23	Policy commitments	ESG Management
2-27	Compliance with laws and regulations	Compliant Operation
2-28	Membership associations	About Jiayin Group
Stakeholder Engagement		
2-29	Approach to stakeholder engagement	ESG Management
2-30	Collective bargaining agreements	/
GRI 3: Material Topics 2021		
3-1	Process to determine material topics	ESG Management
3-2	List of material topics	ESG Management
3-3	Management of material topics	ESG Management
Issue Standard		
GRI 201: Economic Performance 2016		
201-1	Direct economic value generated and distributed	About Jiayin Group
201-2	Financial implications and other risks and opportunities due to climate change	Addressing Climate Change
201-3	Defined benefit plan obligations and other retirement plans	Remuneration and Benefits
201-4	Financial assistance received from government	/
GRI 204: Procurement Practices 2016		
204-1	Proportion of spending on local suppliers	Responsible Supply Chain
GRI 205: Anti-corruption 2016		
205-1	Operations assessed for risks related to corruption	/
205-2	Communication and training about anti-corruption policies and procedures	Business Ethics
205-3	Confirmed incidents of corruption and actions taken	Business Ethics

Disclosure	Disclosure Issues	Section
GRI 207: Tax 2019		
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 2016		
301-1	Materials used by weight or volume	/
301-2	Recycled input materials used	/
301-3	Reclaimed products and their packaging materials	/
GRI 302: Energy 2016		
302-1	Energy consumption within the organization	Addressing Climate Change
302-2	Energy consumption outside the organization	Addressing Climate Change
302-3	Energy intensity	Addressing Climate Change
302-4	Reduction of energy consumption	Addressing Climate Change
302-5	Reductions in energy requirements of products and services	Addressing Climate Change
GRI 303: Water and Effluents 2018		
303-1	Interactions with water as a shared resource	/
303-2	Management of water discharge-related impacts	/
303-3	Water withdrawal	Greening Our Offices
303-4	Water discharge	Greening Our Offices
303-5	Water consumption	Greening Our Offices
GRI 304: Biodiversity 2016		
304-2	Significant impacts of activities, products and services on biodiversity	/
304-3	Habitats protected or restored	/
GRI 305: Emissions 2016		
305-1	Direct (Scope l) GHG emissions	Addressing Climate Change

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Disclosure	Disclosure Issues	Section
305-2	Indirect (Scope 2) GHG emissions	Addressing Climate Change
305-3	Other indirect (Scope 3) GHG emissions	Addressing Climate Change
305-4	GHG emissions intensity	Addressing Climate Change
305-5	Reduction of GHG emissions	Addressing Climate Change
305-7	Emissions of ozone-depleting substances (ODS)	Addressing Climate Change
GRI 306: Effluents and Waste 2020		
306-1	Waste generation and significant waste-related impacts	Greening Our Offices
306-2	Actions taken to prevent waste generation	Greening Our Offices
306-3	Composition of waste generated	Greening Our Offices
306-4	Transportation of hazardous waste	/
306-5	Water bodies affected by water discharges and/or runoff	/
GRI 308: Supplier Environmental Assessment 2016		
308-1	New suppliers that were screened using environmental criteria	Responsible Supply Chain
308-2	Negative environmental impacts in the supply chain and actions taken	Responsible Supply Chain
GRI 401: Employment 2016		
401-1	New employee hires and employee turnover	Employment Appendix I: ESG Performance Table
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Remuneration and Benefits
401-3	Parental leave	Remuneration and Benefits Appendix I: ESG Performance Table
GRI 403: Occupational Health and Safety 2018		
403-1	Occupational health and safety management system	Health and Safety
403-2	Hazard identification, risk assessment, and incident investigation	Health and Safety
403-3	Occupational health services	Health and Safety

Disclosure	Disclosure Issues	Section
403-4	Worker participation, consultation, and communication on occupational health and safety	Health and Safety
403-5	Worker training on occupational health and safety	Health and Safety
403-6	Promotion of worker health	Health and Safety
403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Health and Safety
403-8	Workers covered by an occupational health and safety management system	Health and Safety
403-9	Work-related injuries	Health and Safety
403-10	Work-related ill health	Health and Safety
GRI 404: Training and Education 2016		
404-1	Average hours of training per year per employee	Training and Development
404-2	Programs for upgrading employee skills and transition assistance programs	Training and Development
404-3	Percentage of employees receiving regular performance and career development reviews	Training and Development
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees	Board Diversity Employment
405-2	Ratio of basic salary and remuneration of women to men	Appendix I: ESG Performance Table
GRI 406: Non-discrimination 2016		
406-1	Incidents of discrimination and corrective actions taken	Employment
GRI 407: Freedom of Association and Collective Bargaining 2016		
407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	/
GRI 408: Child Labor 2016		
408-1	Operations and suppliers at significant risk for incidents of child labor	Responsible Supply Chain

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Disclosure	Disclosure Issues	Section
GRI 409: Forced or Compulsory Labor 2016		
409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Responsible Supply Chain
GRI 413: Local Communities 2016		
413-1	Operations with local community engagement, impact assessments, and development programs	Public Welfare Responsibility
413-2	Operations with significant actual and potential negative impacts on local communities	/
GRI 414: Supplier Social Assessment 2016		
414-1	New suppliers that were screened using social criteria	Responsible Supply Chain
GRI 416: Customer Health and Safety 2016		
416-1	Assessment of the health and safety impacts of product and service categories	Technological Innovation
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Technological Innovation
GRI 417: Marketing and Labeling 2016		
417-1	Requirements for product and service information and labeling	Customer Service
417-2	Incidents of non-compliance concerning product and service information and labeling	Customer Service
417-3	Incidents of non-compliance concerning marketing communications	Customer Service
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Privacy Protection

Appendix III: SDGs Content Index

SDGs		Description	Section
SDG1: No Poverty		End poverty in all its forms everywhere	Fueling Talent Growth with United Efforts
			Fulfilling Social Responsibilities for Sustainable Growth
SDG2: Zero Hunger		End hunger, achieve food security and improved nutrition and promote sustainable agriculture	Fulfilling Social Responsibilities for Sustainable Growth
SDG3: Good Health and Well-Being		Ensure healthy lives and promote well-being for all at all ages	Fueling Talent Growth with United Efforts
			Fulfilling Social Responsibilities for Sustainable Growth
SDG4: Quality Education		Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	Fueling Talent Growth with United Efforts
			Fulfilling Social Responsibilities for Sustainable Growth
SDG5: Gender Equality		Achieve gender equality and empower all women and girls	Ensuring Sound Compliance for Long-term Resilience
			Fueling Talent Growth with United Efforts
SDG6: Clean Water and Sanitation		Ensure availability and sustainable management of water and sanitation for all	/
SDG7: Affordable and Clean Energy		Ensure access to affordable, reliable, sustainable and modern energy for all	Fulfilling Social Responsibilities for Sustainable Growth
SDG8: Decent Work and Economic Growth		Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	Fueling Talent Growth with United Efforts

SDGs	Description	Section
SDG9: Industry, Innovation and Infrastructure	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	Innovating Digital Finance through Intelligent Technology
SDG10: Reduced Inequalities	Reduce inequality within and among countries	Innovating Digital Finance through Intelligent Technology Fulfilling Social Responsibilities for Sustainable Growth
SDG11: Sustainable Cities and Communities	Make cities and human settlements inclusive, safe, resilient and sustainable	Fulfilling Social Responsibilities for Sustainable Growth
SDG12: Responsible Consumption and Production	Ensure sustainable consumption and production patterns	Providing Reassuring Services with Intelligent Protection Innovating Digital Finance through Intelligent Technology
SDG13: Climate Action	Take urgent action to combat climate change and its impacts	Fulfilling Social Responsibilities for Sustainable Growth
SDG14: Life Below Water	Conserve and sustainably use the oceans, seas and marine resources for sustainable development	/
SDG15: Life on Land	Protect, restore and promote sustainable use of terrestrial ecosystems, sustainably manage forests, combat desertification, and halt and reverse land degradation and halt biodiversity loss	/
SDG16: Peace, Justice and Strong Institutions	Promote peaceful and inclusive societies for sustainable development, provide access to justice for all, and build effective, accountable, and inclusive institutions at all levels	Ensuring Sound Compliance for Long-term Resilience
SDG17: Partnerships for the Goals	Strengthen the means of implementation and revitalize the global partnership for sustainable development	Providing Reassuring Services with Intelligent Protection

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