



NASDAQ:
JFIN

JIAYIN TECHNOLOGY

Investor Presentation

November 2025

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

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This presentation also contains statistical data, estimates and forecasts that are based on independent industry publications or other publicly available information, as well as other information based on our internal sources. This information involves many assumptions and limitations, and you are cautioned not to give undue weight to these estimates. We have not independently verified the accuracy or completeness of the data contained in these industry publications and other publicly available information. Accordingly, we make no representations as to the accuracy or completeness of that data nor do we undertake to update such data after the date of this presentation.



JIAYIN TECHNOLOGY

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

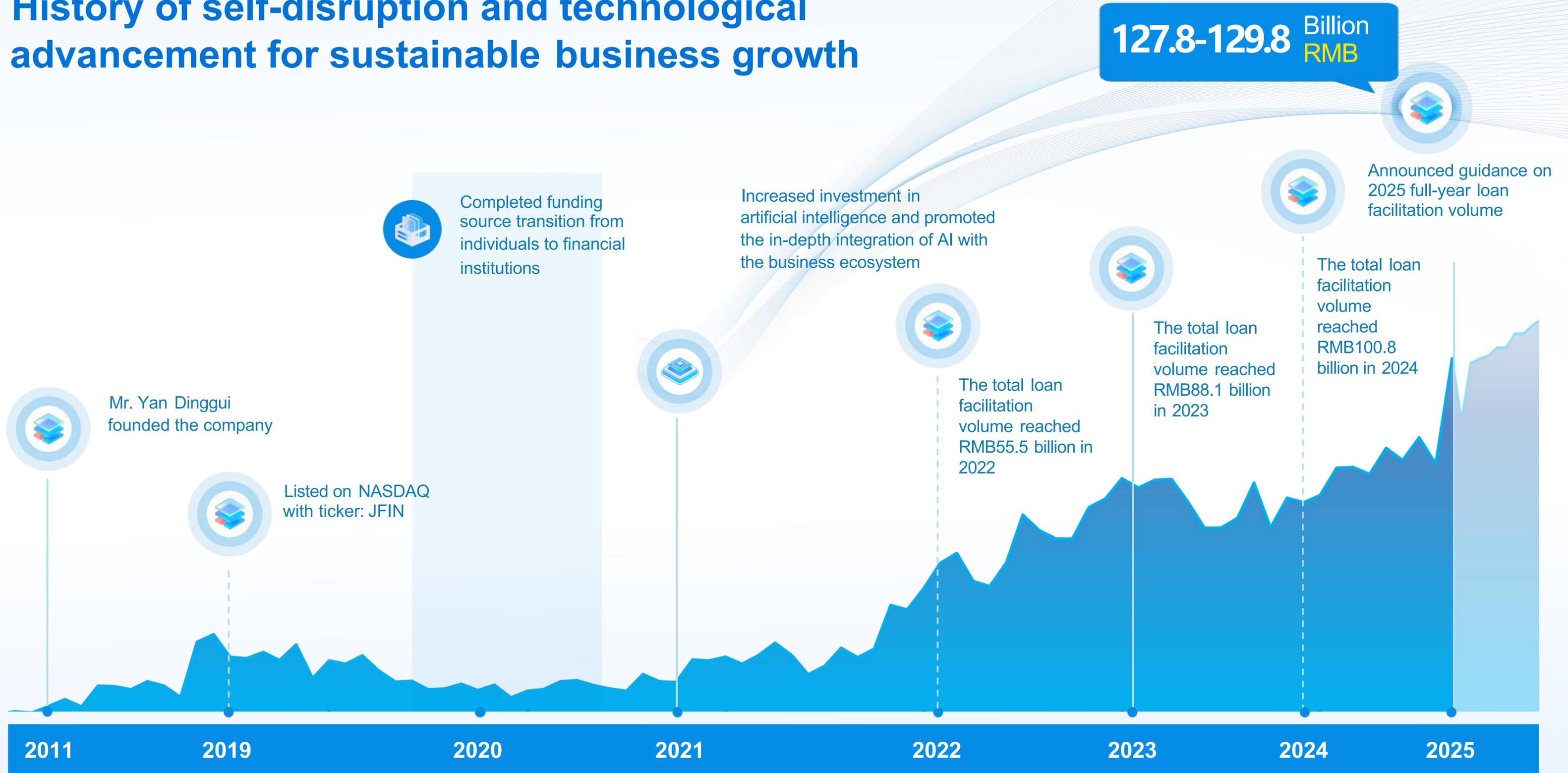
Mission

To Realize Dreams by Creating Value through Technology and Passion

Vision

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

History of self-disruption and technological advancement for sustainable business growth



■ Represents the loan facilitation volume facilitated in Mainland China during the period presented

Technology driven model enhances customer experience and efficiency at scale

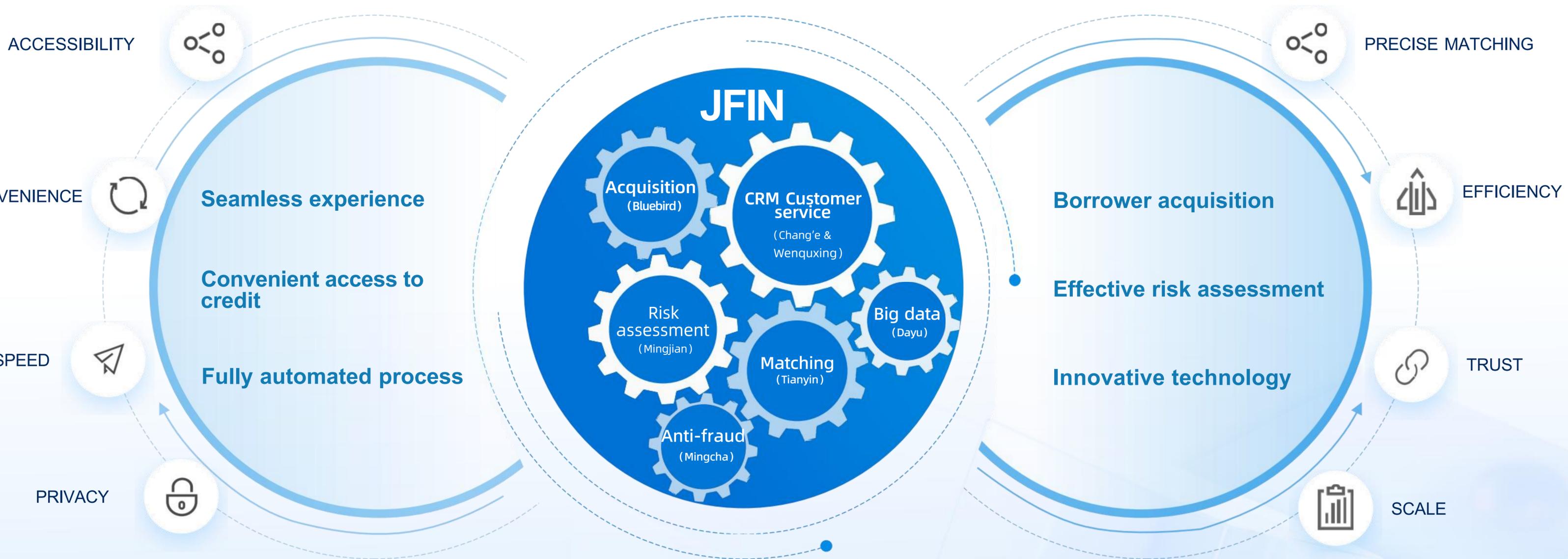
Borrowers

Individuals, SMEs



Financial Institutions

Banks, Microcredit Companies, Trusts, Consumer Finance Companies



Achievements as of 3Q 2025

FULL YEAR 2024

100.8 Billion FACILITATION VOLUME (RMB)
+14.4% YOY

5.80 Billion NET REVENUE (RMB)
+ 6.1% YOY

1.31 Billion Non-GAAP INCOME FROM OPERATION (RMB)
- 5.7% YOY

3Q 2025

32.2 Billion FACILITATION VOLUME (RMB)
+ 20.6% YOY

1.47 Billion NET REVENUE (RMB)
+1.8% YOY

0.49 Billion Non-GAAP INCOME FROM OPERATION (RMB)
+50.3% YOY

 **17.3 Million**

Cumulative borrowers by the end of 2024 with 2.54M new borrowers in the first three quarters of 2025

 **75**

Cumulative Funding Partners

Visionary and committed management team



DINGGUI YAN

Founder, Director and Chief Executive Officer



University of Geneva
Geneva Finance Research Institute
Doctorate of Advanced Professional Studies

CEIBS EMBA



YIFANG XU

Director
and Chief Risk Officer



Northwestern University
Kellogg School of Management MBA



LIBIN WANG

Director and Vice
President of Finance



Fudan University
Master's Degree in Accounting



CHUNLIN FAN

Chief Financial Officer



University of Michigan
Ross School of Business MBA
Shanghai Jiao Tong University
Bachelor's degree in engineering



YI FENG

Chief Technology Officer



University of Pennsylvania
Master's Degree of Computer Science

使命

愿景

价值观

Service and Technology

用科技和热爱汇聚点滴价值，
给梦想可能。

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

创造价值

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

成就伙伴

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

开放包容

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

变中求进

我们始终积极的心态，拥抱变化，
在变化中学习，不断成长。

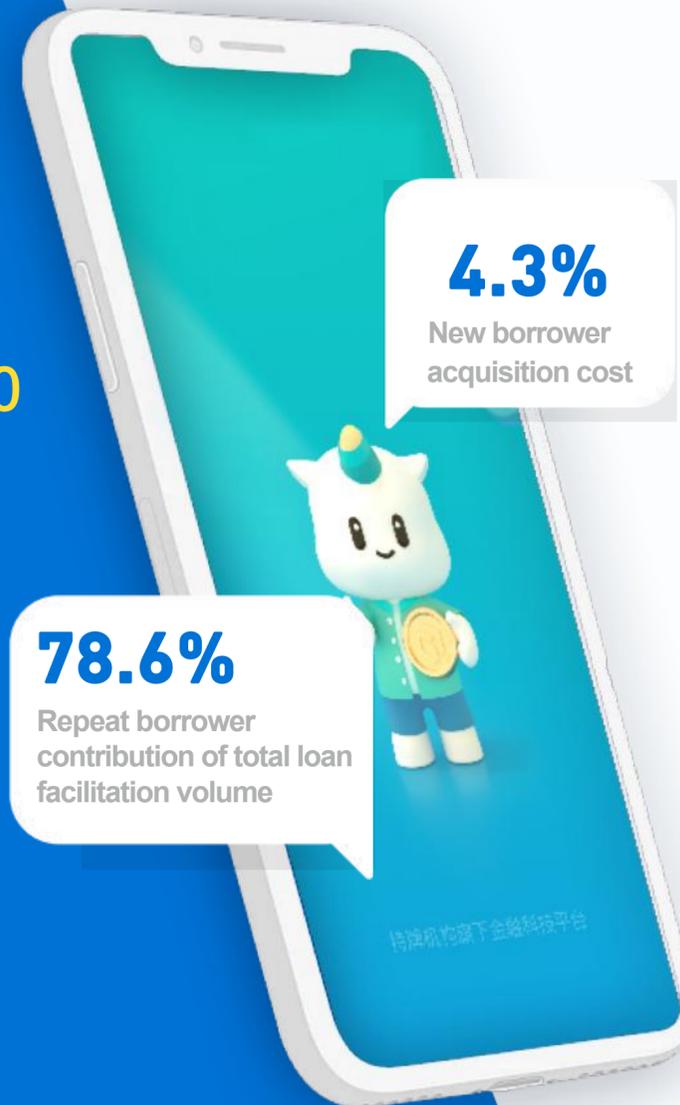
我就是嘉银

我们不设边界，敢作为，
面对挑战和困难时，有舍我其谁的担当

Diversified channels for borrower acquisition

Borrower Profile

-  Average amount per borrowing **RMB 9,115**
-  Above 60% of borrowers between **age 23 to 40**
-  Average tenor close to **12 months**
-  **100%** AI automated approval and processing
-  Loan facilitation volume for Small Business Owners accounted for **14%**



Online Marketing Channels

Online Advertising



Application Stores



Consumption Marketplace



Empowering institutional funding partners with innovative technology



Borrower Acquisition

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



Risk Assessment

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



Digital Advantage

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



Technology Empowerment

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

Tian Yin

Asset Management Platform

Ming Jian

AI Risk Control System

Xing Kong

Knowledge Graph Platform

Ming Cha

Anti-fraud System

Er Lang Shen

Unified Warning Platform



Compliance Operation

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

Institutional funding partners



Banks



Trusts

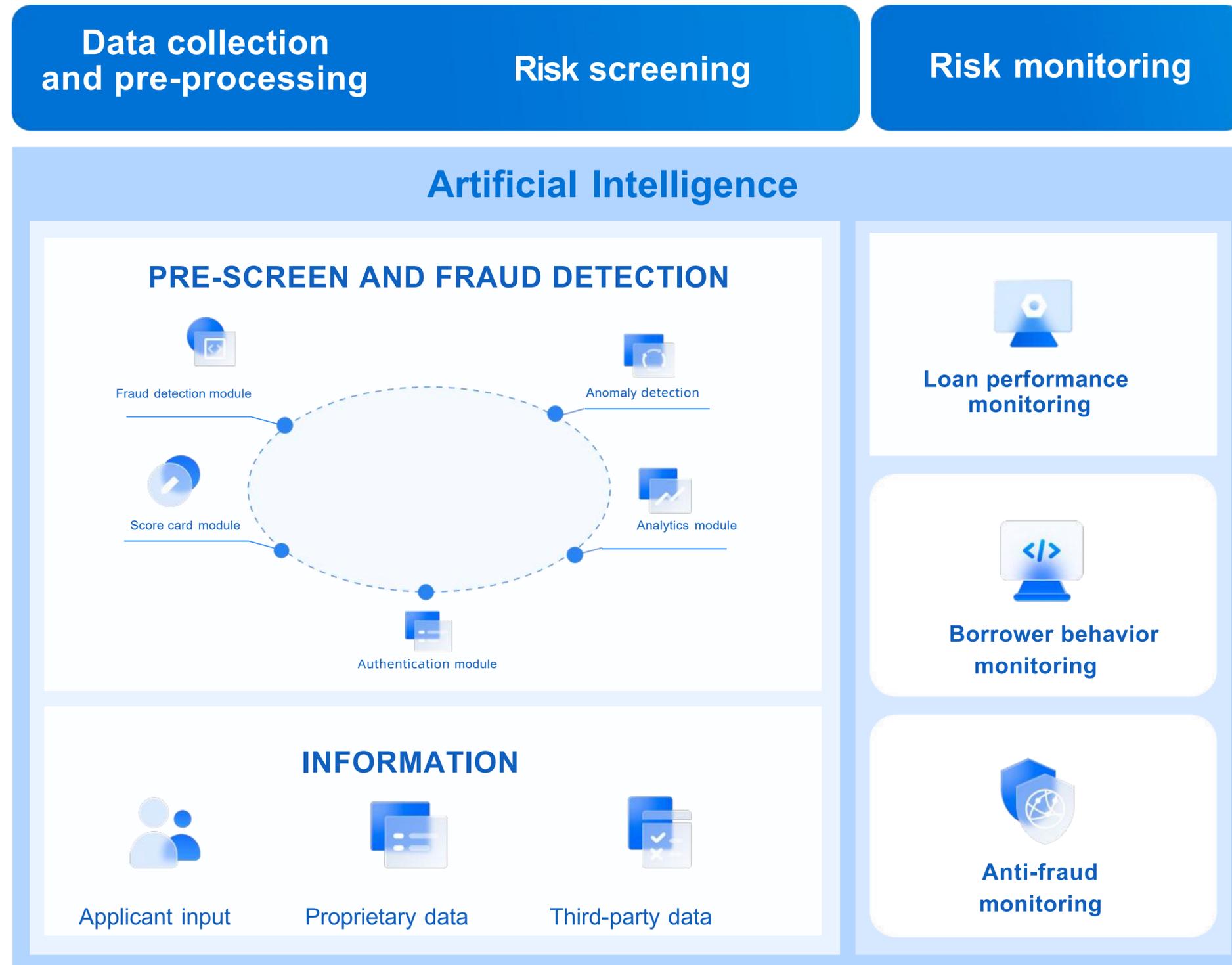


Microcredit Companies



Consumer Finance Companies

Proprietary risk management system through entire life cycle



Proprietary credit assessment model

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

External cooperation enabling technology empowerment

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

Sophisticated AI-powered tools underpin platform performance



使命

愿景

价值观

Operational and Financial Data

用科技和热爱汇聚点滴价值，
给梦想可能。

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

创造价值

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

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我们相信成就彼此，追求共赢。
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也是成就我们朝夕相处的同学。

开放包容

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

变中求进

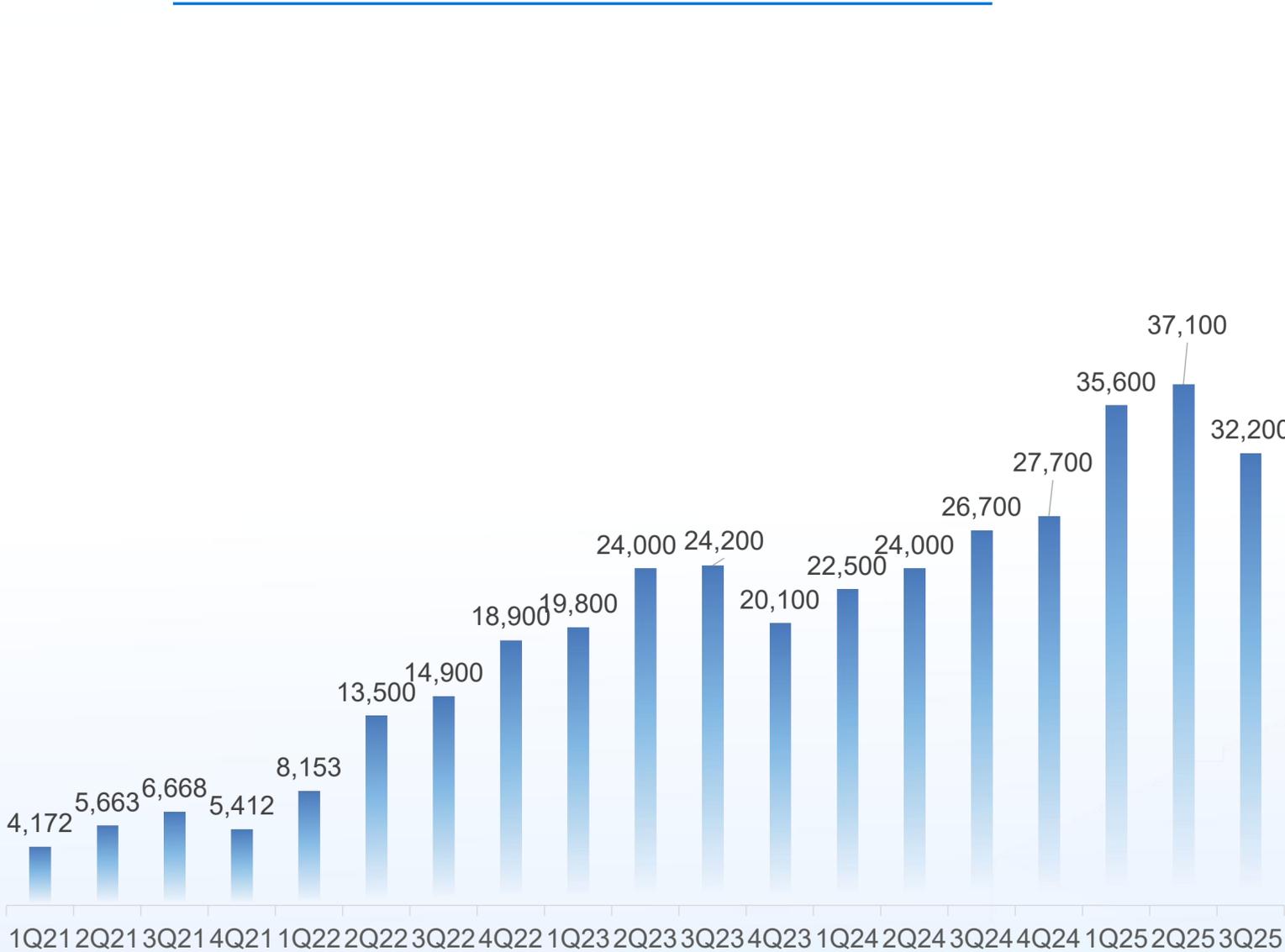
我们始终积极的心态，拥抱变化，
在变化中学习，不断成长。

我就是嘉银

我们不设边界，敢作为，
面对挑战和困难时，有舍我其谁的担当

Scale of business continues to reach new highs

Loan Facilitation Volume (Quarterly)
(RMB in millions)

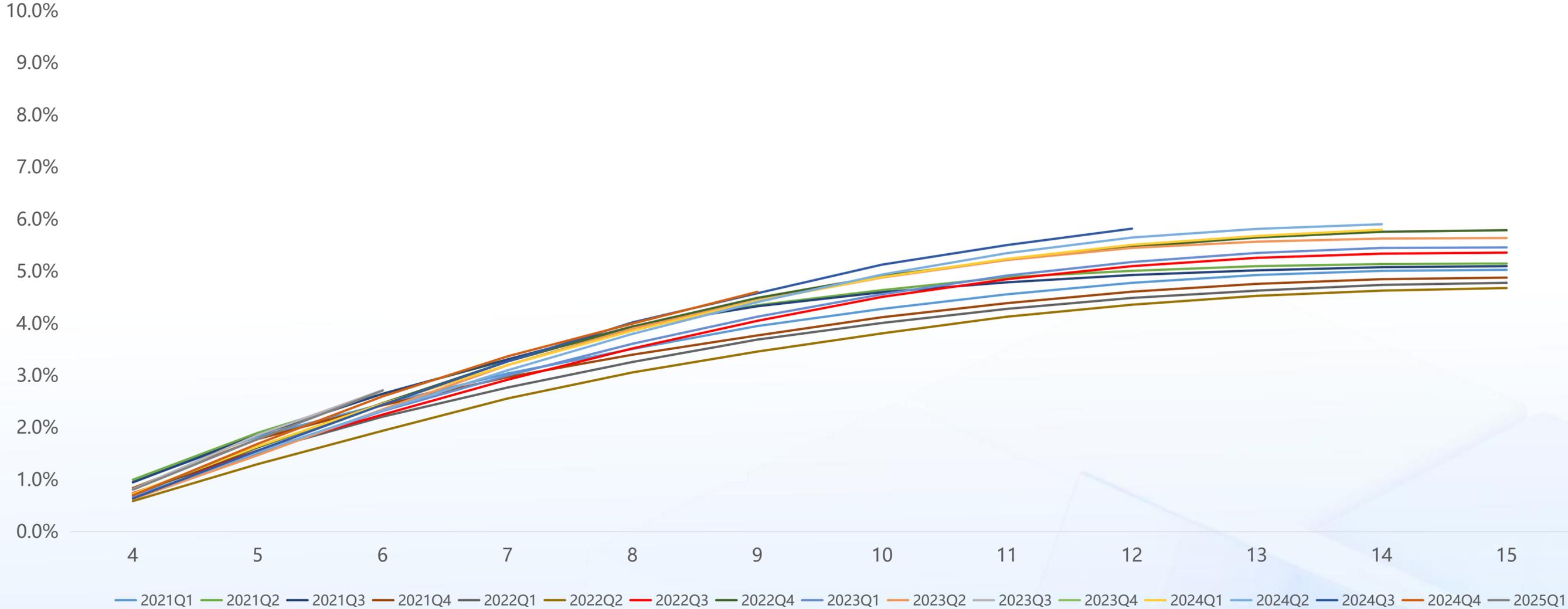


Loan Facilitation Volume (Annual)
(RMB in millions)



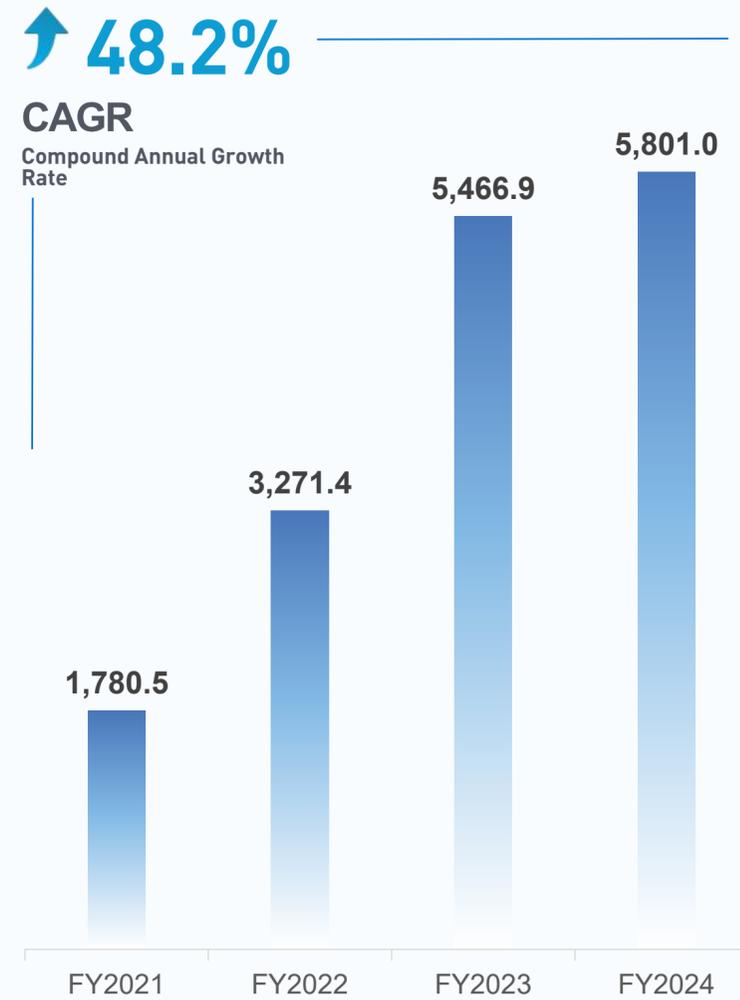
Steady improvement in credit performance supporting robust growth

M3+ Delinquency Rate by Vintage

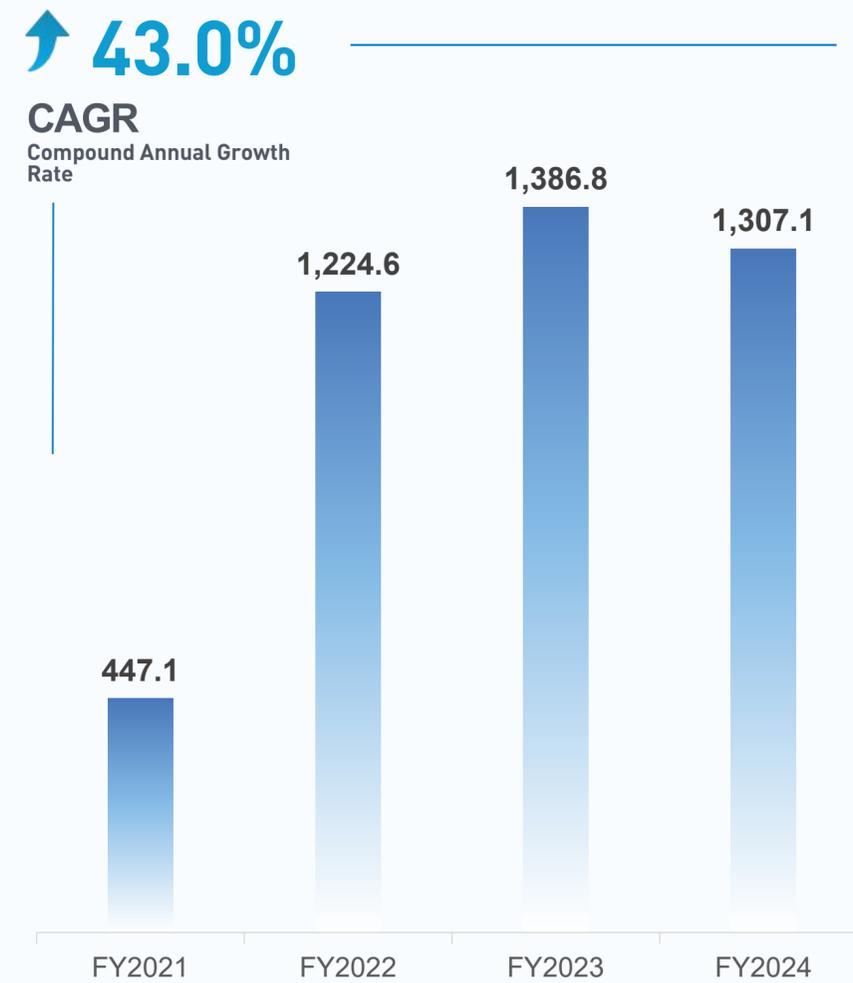


Quality growth and profitability

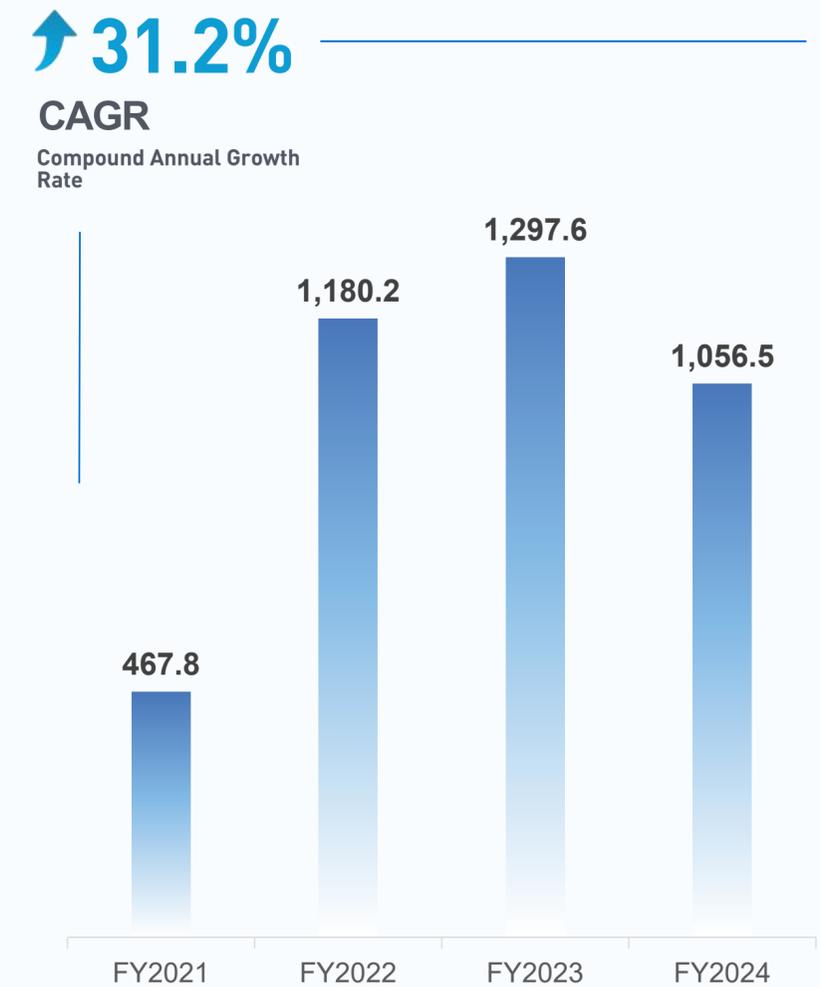
Net Revenue
(RMB in millions)



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



Net Income
(RMB in millions)

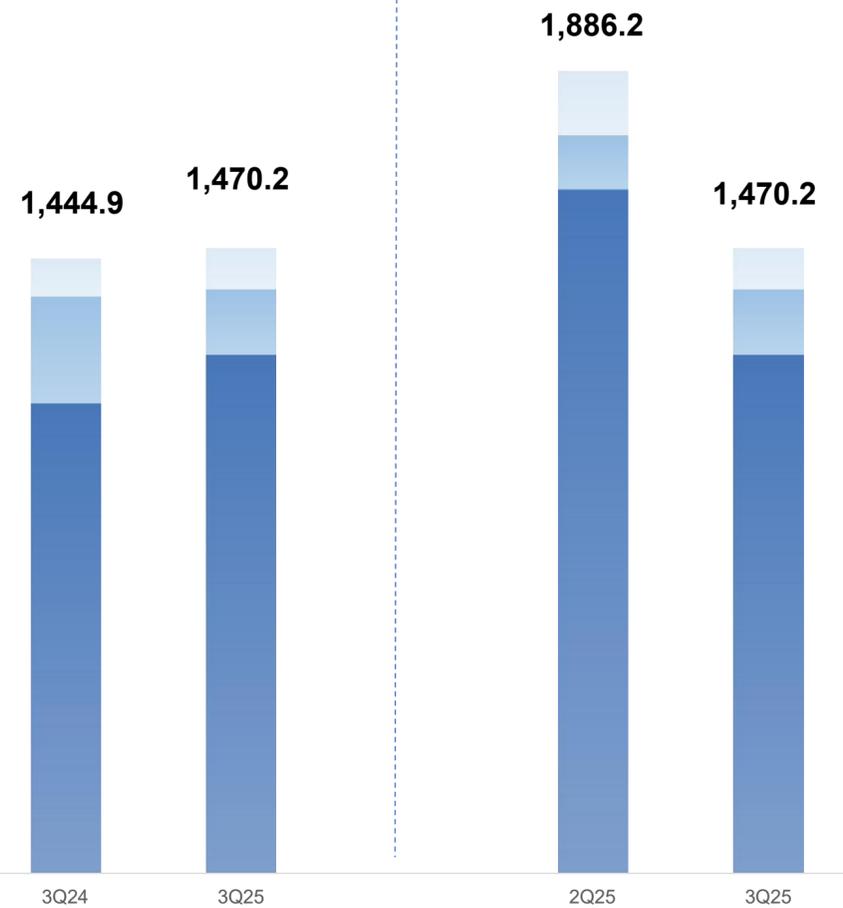


Financial results of 3Q 2025

Net Revenue (RMB in millions)

↑ 1.8%
YOY

↓ 22.1%
QOQ

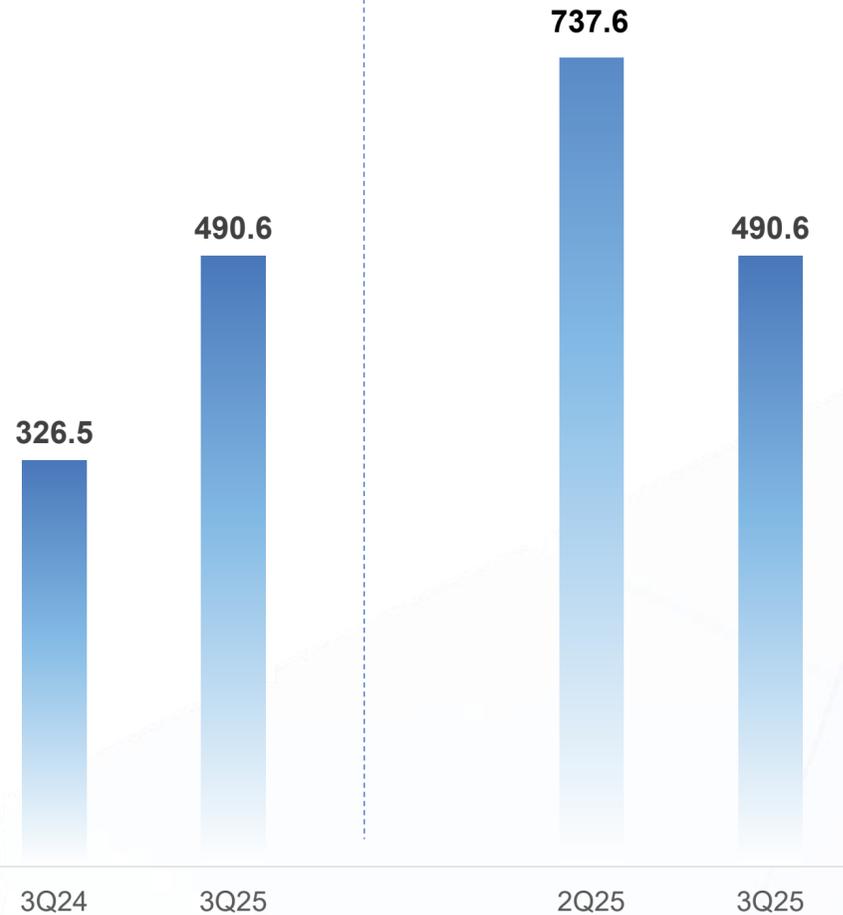


■ Revenue from loan facilitation services ■ Revenue from releasing of guarantee liabilities
■ Other revenue

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

↑ 50.3%
YOY

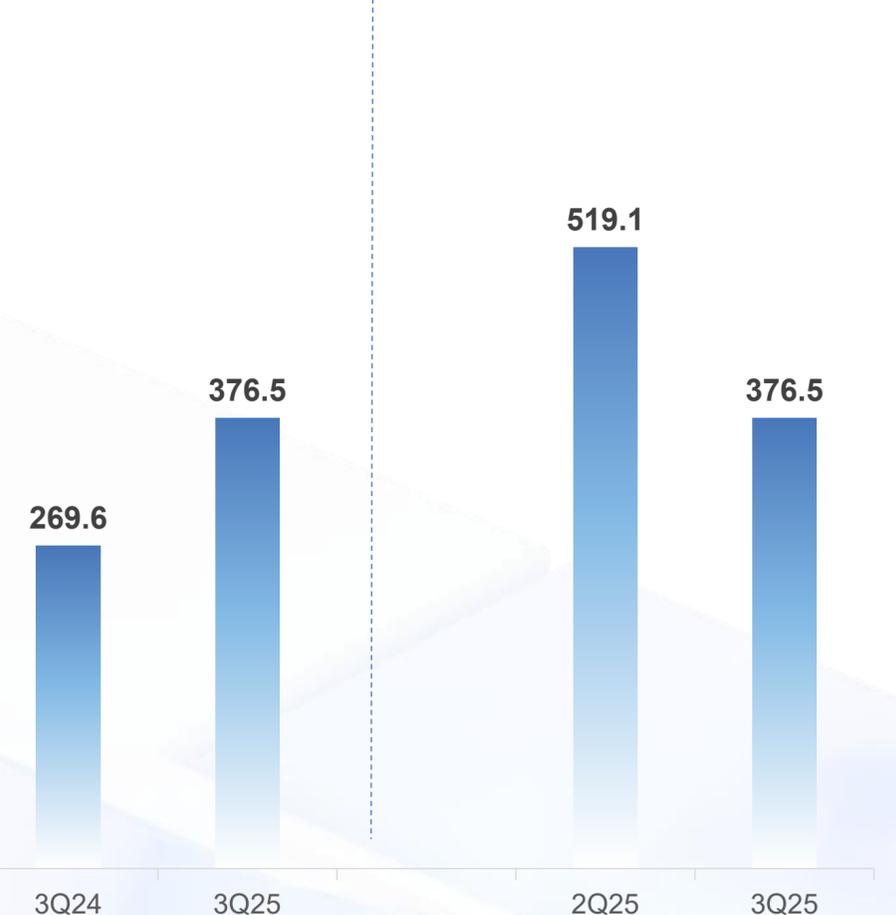
↓ 33.5%
QOQ



Net Income (RMB in millions)

↑ 39.7%
YOY

↓ 27.5%
QOQ



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

Operating highlights of 3Q 2025

Continuous Growth of Loan Facilitation Volume



- Loan facilitation volume reached RMB32.2 billion, representing an increase of **20.6%YOY**

Strong Profitability in Core Business



- Revenue from loan facilitation services reached RMB1,221million, representing an increase of **10.4%YOY**
- Non-GAAP Income from operation reached RMB491 million, representing an increase of **50.3%YOY**

Deepening Institutional Partnerships



- By the end of 3Q2025, we have currently forged partnerships with **75** financial institutions
- We explore multiple cooperation models and actively promote joint operation projects

Stable Asset Quality



- The 90 day+ delinquency ratio was **1.33%** as of September 30, 2025

Global Expansion

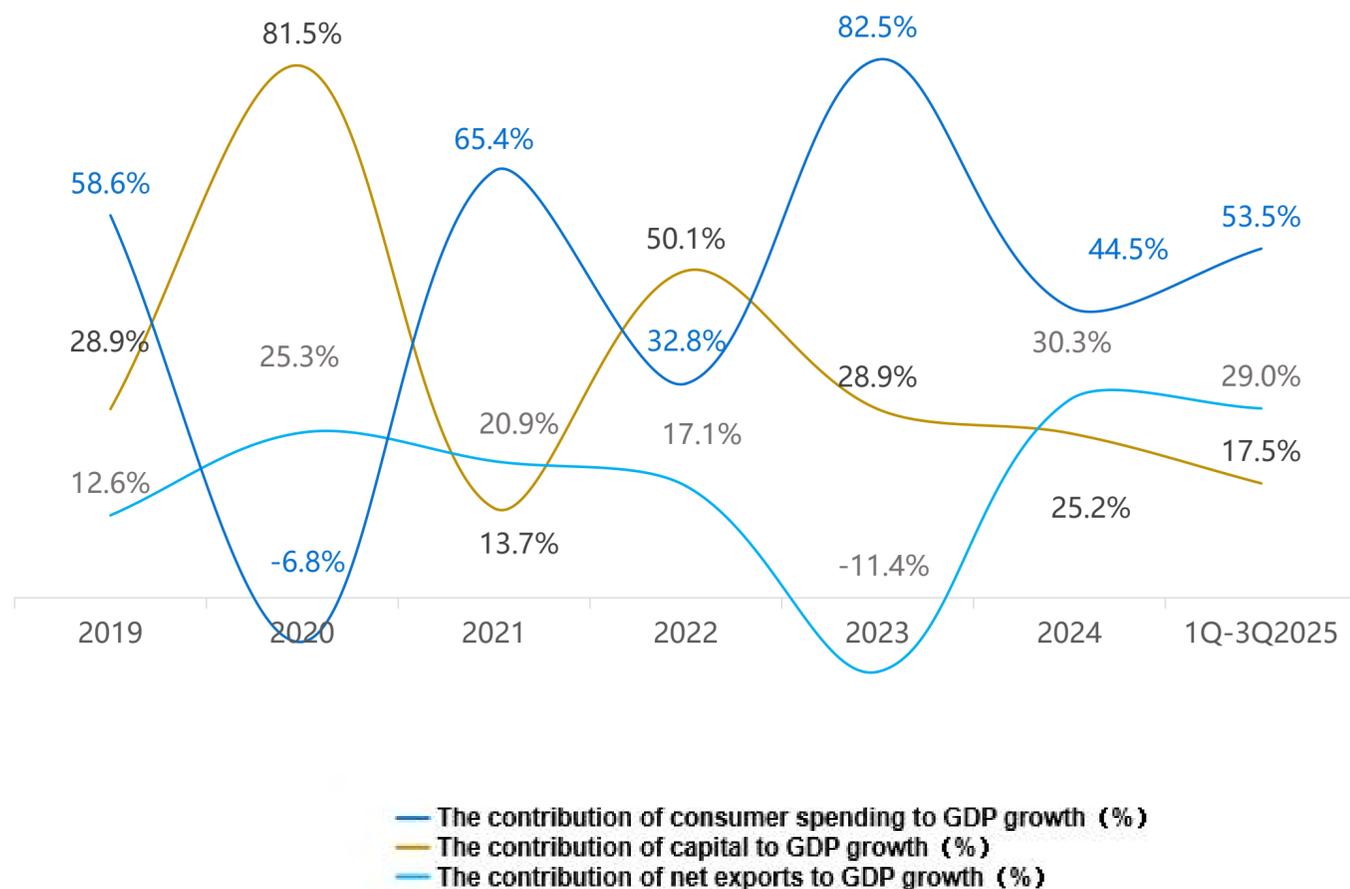


- In Indonesia, we increased our investment by acquiring a stake of more than 20% through capital injection. The Loan size increased by nearly 200% and borrower number increased by 150% year-on-year.
- We focus on building foundational capacity and exploring product innovation in Mexico

Favorable macroenvironment for industry development

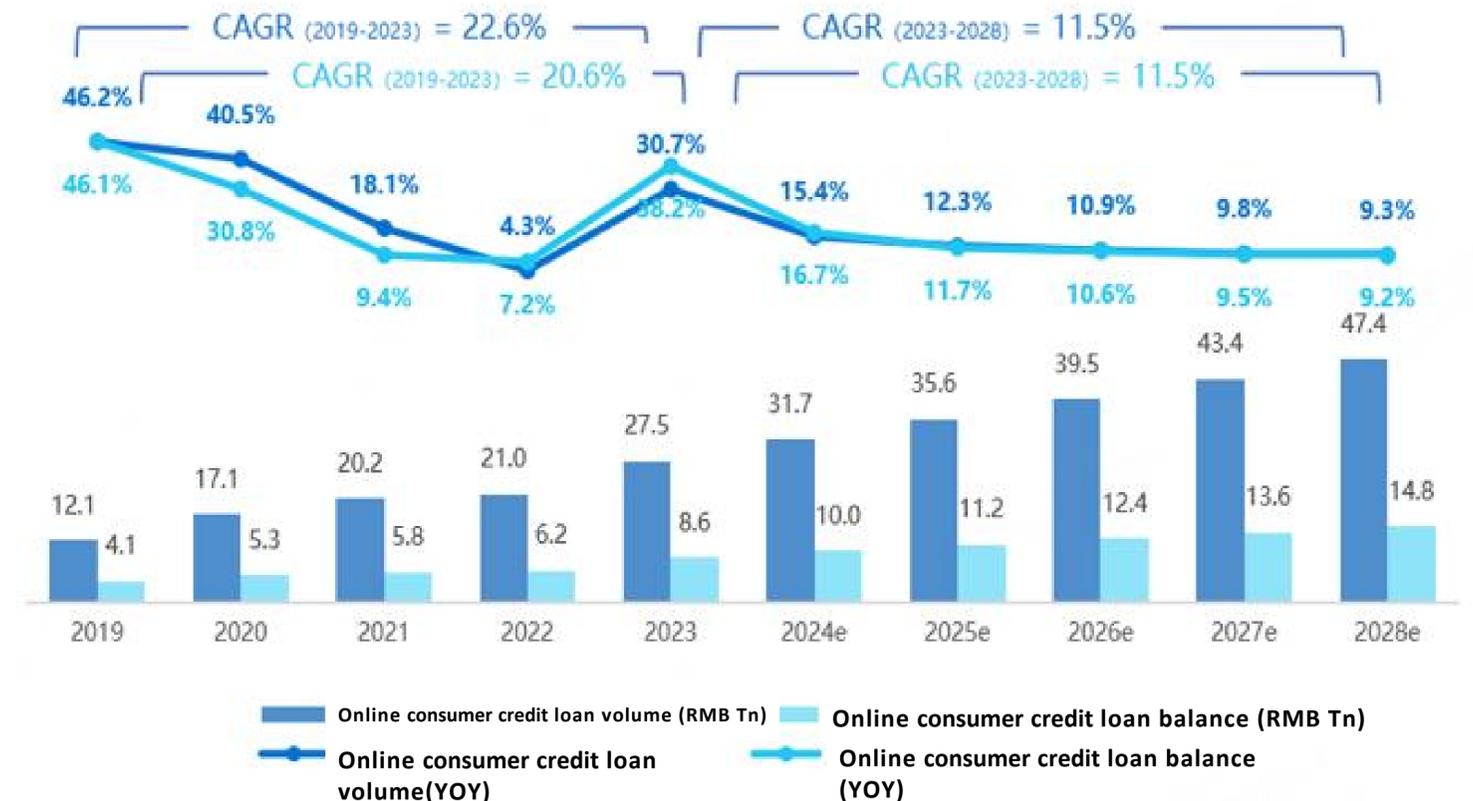
The contribution of consumer spending to GDP growth takes a dominant position

The contribution of China's three major drivers to GDP growth from 2019 to 1Q-3Q2025



China's online consumer credit balance is forecast to grow at 11.5%

2019-2028 China's online consumer credit loan volume and loan balance



Reinforcing our strengths to build durable competitive advantages

Our accumulated strengths and core advantages

Capital-light model benefits from operating efficiency, scalability, and network effect

AI-enabled risk assessment model incorporates proprietary data and improves accuracy over time

Strong borrower and channel relationships ensure engaged borrowers and precise targeting

Funding partners and network with deep cooperation and aligned objectives

Committed management with years of domain expertise and industry insights

Drive growth and strengthen our core advantages to better serve our customers

Growth Flywheel

Better products and more choices

More borrowers

Improved AI model

Improved credit performance

More funding partners

Expanding global presence through international market growth



Rewarding our shareholders with long-term value



Dividend Policy

From 2025, the Company may choose to declare and distribute cash dividend once each fiscal year, at an aggregate amount of around **30%** of the net income after tax of the Company in the previous fiscal year.

In July, 2025, the Company distributed its annual cash dividend. the Board of Directors approved a dividend plan of **US\$0.80** per ADS. The aggregate amount of cash to be distributed is expected to be approximately **US\$41.1 million**, approximately **28%** of the net income after tax in 2024, increased by over **50%** compared with last year.



Share Repurchase Plan

In June 2025, the Board has approved extending its validity to June 12, 2026.

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

As of November 25, 2025, the Company had repurchased approximately 4.6 million of its American depositary shares for approx. **US\$30.4 million**.



Business Outlook

The Company expects its loan facilitation volume for 4Q2025 to be in the range of **RMB23 billion to RMB25 billion**.

The Company expects its loan facilitation volume for the full year 2025 to be in the range of **RMB127.8 billion to RMB129.8 billion** and its Non-GAAP income from operation for the full year 2025 to be in the range of **RMB1.99 billion to RMB2.06 billion**.

Commitment to social responsibility and all stakeholders

2024 Environmental, Social and Governance Report

01 Ensuring Sound
Compliance for
Long-term Resilience



04 ECreating Shared
Values through
Symbiotic Partnerships



02 Innovating Digital
Finance through
Intelligent Technology



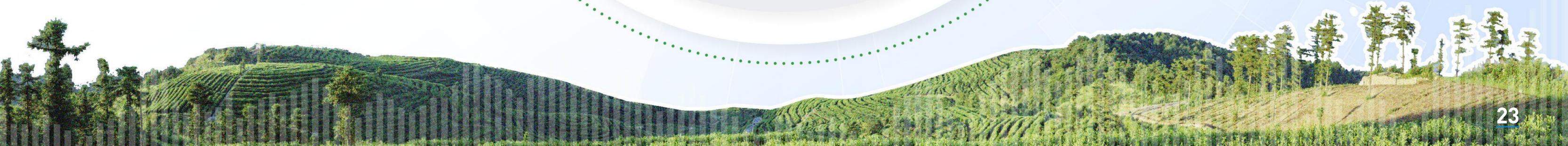
05 Fueling Talent
Growth with United
Efforts



03 Providing
Reassuring Services
with Intelligent
Protection



06 Fulfilling Social
Responsibilities for
Sustainable Growth





纳斯达克

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