嘉银科技
JIAYIN TECHNOLOGY

2025
Environmental, Social and Governance Report

CONTENTS

About This Report

Overview

This Report is the fifth ESG Report (the "Report") published by Jiayin Group Inc. (hereinafter referred to as "Jiayin Group", the "Company", "we" or "us"). It provides a transparent disclosure of our performance in ESG to ensure stakeholders can have a comprehensive understanding of our sustainability concepts, practices, and progress.

Reporting Period

The Report covers the period from January 1, 2025, to December 31, 2025 (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 at ir@jiayinfintech.cn. You can also know more information about our sustainable development through our official website at https://www.jiayintech.cn.

Chairman's Statements

In 2025, we accelerated the deep integration of digitalization and technological capabilities, actively promoting the full implementation of ESG principles across business operations. Centered on artificial intelligence, we achieved substantial progress in corporate governance, inclusive finance, user rights protection, and green operations, embracing technological transformation in a responsible manner.

Chairman

Dinggui YAN

AI strongly enhances financial security, accelerating global expansion. In 2025, by establishing the "4+2" AI development strategy, we shifted AI from a technological tool to a driver of business results. In the field of financial security, our multimodal AI anti-fraud system enables multidimensional risk detection across images, audio, and text, identifying over 5,000 fraudulent and illicit organizations throughout the year. Regarding intelligent borrower service, our self-developed large model has raised borrower intent recognition accuracy to 93%. The Company continues to steadily expand its presence in key overseas markets, such as Indonesia, while reinforcing its operational resilience and governance capabilities across international operations.

The governance system continues to improve, and compliance defenses are continuously strengthened. The Company's three-tier ESG governance structure has functioned effectively, with ESG strategy integrated throughout all business processes, while the diverse composition of the Board of Directors ensures sound decision-making. We continue to advance compliance with the *Sarbanes-Oxley Act*-related compliance work, leveraging the three lines of defense risk management framework to enhance our ability to identify and respond to risks. In supplier management, we have fully incorporated ESG evaluation criteria, achieving 100% coverage in social responsibility assessments, conducting routine integrity audits, and promoting supply chain transparency and sustainable development.

Technology R&D achieved new milestones, with intelligent risk control advancing further. In 2025, R&D investment continued to increase significantly, as the Company's self-developed large model ranked first globally among models of the same parameter scale on the international benchmarks. The Pangu big data platform underwent a comprehensive system overhaul, providing a solid technological foundation for business development. Empowered by technology, the Company has driven intelligent evolution of its risk control capabilities, collaborating with multiple parties to effectively crack down on fraudulent and illicit activities and effectively contain the spread of fraud risks. Meanwhile, through full coverage of on-site services, it enables proactive identification of risks and borrower needs, establishing an end-to-end closed-loop system from asset security defense to borrower rights protection.

The talent development mechanism continues to innovate, effectively stimulating organizational vitality. We have deepened our full-cycle talent management system of "Recruitment-Development-Retention", attracting high-potential talents through diverse channels. At the same time, we leverage a tiered and categorized training framework to support the growth of all employees, closely linking performance incentives with individual development. In terms of employee care, a variety of clubs, psychological counseling, health seminars, and other initiatives for physical and mental well-being work synergistically to foster an organizational culture that values both growth and care.

Green operations are advancing steadily, and public welfare initiatives are being implemented with precision. We systematically assess climate risks and opportunities, driving the transformation of green operations to promote low-carbon development. On the societal level, we focus on mental health and educational support, precisely reaching out to and sustainably empowering vulnerable groups. Internally, we have internalized social responsibility into a shared code of conduct for all employees, making volunteer service a conscious organizational practice, ensuring that corporate growth aligns with social progress.

Looking ahead, we will continue to drive progress through technological innovation and uphold responsibility as our foundation, steadily advancing in the field of digital finance and deepening our commitment to sustainable development. By further integrating AI technology with financial services, expanding the reach of inclusive finance, strengthening governance frameworks, and effectively safeguarding user rights, we aim to create a better future. We are eager to join hands with every partner to shape a better future for digital finance.

About Jiayin Group

Company Profile

Jiayin Group was founded in June 2011 and listed on the NASDAQ in May 2019 (stock code: JFIN). With big data, cloud computing, and artificial intelligence as its core technological foundation, the Company has built an efficient, intelligent, and convenient digital financial services platform. Supported by an AI-driven, refined operational and risk control system, the Company continuously optimizes resource allocation efficiency and enhances user service experience, injecting fresh momentum into its partners and the broader financial ecosystem.

Global Layout

Leveraging the technological expertise and operational experience accumulated in China, the Company is exploring business opportunities in other emerging markets and plans to further expand into overseas markets. Jiayin Group has already expanded its operations across Southeast Asia, Latin America, and other regions, seeking additional commercial opportunities in local markets. At the same time, the Company is broadening its financing channels by establishing partnerships with local financial institutions, and is enhancing the inclusiveness and accessibility of local financial services through its risk management technology and localization capabilities.

Jiayin Group's Technology Platform Portfolio

Jiayin Group focuses on five core areas–intelligent operations, data management, intelligent marketing, intelligent risk control, and intelligent borrower service–and has built an independently developed platform system. It has established a comprehensive digital foundation that covers the entire process of data governance, model training, risk identification, and borrower service.

AI Operations

"Shennong"	AB Experiment Platform
"Tiyan"	Asset Management Platform
"Baize"	Intelligent Security System
"Erlangshen"	Unified Warning Platform
"Lingxi"	AI Agent Platform
"Lizhu"	Full-link Observability Platform
"Fuxi"	Model Management Platform
"Qianji"	Intelligent Agent Platform

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
"Hetu"	Full Life Cycle Management Platform

AI Marketing

"Qingniao"	AI Marketing Platform
"Canglong"	Intelligent Recommendation System

AI Risk Control

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

AI Borrower Service

"Chang'e"	Intelligent Calling Platform
"Wenquxing"	Intelligent Knowledge Base
"Nüwa"	Intelligent Agent Assistance Platform
"Lengjing"	Intelligent Quality Inspection System

Associations We Joined

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

Honors and Awards

Awards at the Company level

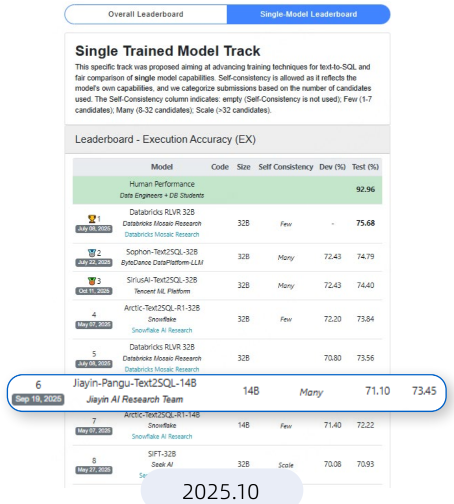
In 2025, the Company received a total of 24 honors awarded by government and other relevant departments, with its brand influence and social credibility continuing to rise.

Technology

2025.08

East China Jiangsu Big Data Trading Center

Most Influential Enterprise in the Big Data Industry of the Year



2025.10

BIRD-Bench

BIRD-Bench ranking: 6th globally, 3rd domestically, and top among 14B-parameter models in the same category

Financial

2026.02

Wind

Wind Best Roadshow Rankings "Listed Company Influence" Award

2025.04

Shanghai Municipal Commission of Economy and Informatization

Shanghai Municipal Enterprise Technological Center

Social Responsibility

2025.05

Public Security Division, Pudong Branch, Shanghai Municipal Public Security Bureau; Pudong New Area Enterprise and Institution Public Security Protection Association

Advanced Collective in Public Security and Protection, Pudong New Area

2025.10

Southern Metropolis Daily

Innovation in Philanthropy Leads the Way for Enterprises

2025.12

51Callcenter

Jinyin Award China Best Customer Contact Center Award (Customer Service)

2025.12

Shanghai Service Federation, Shanghai Financial Association

Golden Wing Award for Service Model Innovation

Employer Branding

2025.12

Employer Branding Institute

Best Innovative Recruitment Award (First Place), Best Brand Communication Award, Best Campus Program Award, and Best Employer Brand Creative Copywriting Award

Corporate Culture

Jiayin Group drives its corporate culture with the dual engines of "digital + technology", extending innovation from strategic planning to daily operations, internalizing it as a shared value among all employees, and making it a core driver of the Company's sustainable growth through market cycles.

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 borrowers. We strive for simplicity and authenticity. We do the right thing.

I am Jiayin

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

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.

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.

Topic 1 Empowering Financial Security and Responsible Services with AI to Build a Digital Finance Trust System

Artificial intelligence is gradually becoming a key technological driver in enhancing the efficiency of financial services and strengthening risk management capabilities. In 2025, Jiayin Group leveraged its self-developed large models and an independently controlled platform ecosystem to deeply integrate AI capabilities into business processes. The Company has established a comprehensive financial security and service system, ranging from multimodal fraud prevention to intelligent borrower service, while actively practicing responsible AI governance, strictly adhering to data security standards, safeguarding borrower funds, and improving service efficiency.

Strategic Dimension Upgrade: The Leap from "Technological Tools" to "Business Impact"

In 2025, Jiayin Group established a new "4+2" AI development strategy, marking the Company's official push to transform AI from a "technological tool" into a driver of "business effectiveness", ensuring that technological investments are converted into quantifiable economic benefits and management efficiency.

Core objective	Continuously optimize efficiency, cost, and effectiveness
4 Major application areas	Business intelligence; Office intelligence; Data intelligence; Agent intelligence
2 Major infrastructures	Agent platform, machine learning platform

Jiayin Group's AI "Strategic Pyramid"

Under strategic guidance, AI has been deeply integrated into business processes, becoming a driving engine for business growth. In 2025, the Company continued to strengthen its technological capabilities by launching new platforms, including the Qianji Intelligent Agent Development Platform, Hetu Feature Platform, and the self-developed post-training large model Jiayin-Pangu-Text2SQL-14B, further enriching its technology platform ecosystem.

Foundation: A Self-Reliant and Controllable "Technological Moat" and Platform Ecosystem

In 2025, the Company completed the systematic construction of its AI infrastructure, developed a series of self-developed platforms at industry-leading levels, and established a solid "digital foundation".

CASE Breakthrough in Fully Self-developed Full-Stack Large Models

In October 2025, the Company's self-developed large model Jiayin-Pangu-Text2SQL-14B ranked sixth globally and third domestically in the BIRD-Bench evaluation, achieving the top position worldwide among models with a 14B parameter scale. This benchmark is widely regarded as "the most challenging global NL2SQL leaderboard". Through innovative applications of reinforcement learning algorithms, the model effectively controls computational costs while maintaining high performance, establishing a highly efficient and practical technological foundation for data intelligence applications.

CASE Co-evolution of the "Qianji" and "Fuxi" Platforms

Qianji Intelligent Agent Development Platform	As an all-in-one low-barrier development platform, it enables a low-code innovation model that supports participation from everyone. The platform has already been implemented in multiple business scenarios, achieving significant results in intelligent applications.
Data Management:	The platform has cumulatively developed over 500 intelligent agents. Weekly active agents exceed 100, with more than 200 weekly active users and over 400 monthly active users. Token usage has increased 15-fold compared to 2024, indicating significant growth in user engagement and depth of use. Meanwhile, the development cycle for intelligent agents has been shortened from one week to just one day, boosting development efficiency by approximately 85%.
Legal AI Agent:	Applying AI across the entire lifecycle of legal disputes enables a paradigm shift in evidence verification from "sample inspection" to "full coverage", achieving an accuracy rate of 98%. Facing the anticipated growth pressure of hundreds of thousands of scattered litigation cases by 2026, large-scale AI deployment is expected to save over one million yuan in costs. Meanwhile, AI agents for public opinion monitoring, court matching, and other applications have been successfully implemented across multiple scenarios, covering the entire legal dispute process.
Fuxi Machine Learning Platform	Completed a full lifecycle upgrade from data development to model deployment. With this platform, the development cycle for risk control models was reduced from 32 days to 16 days, and the number of models deployed annually increased by 170.3% year-on-year, significantly improving resource utilization.

CASE Comprehensive Upgrade of the Data Governance Hub

In 2025, the Pangu 4.0 big data platform completed systematic reconstruction by integrating three major systems–One DataWorks, One AirFlow, and One CDP–to build a unified data foundation. Based on this foundation, the platform deployed multiple intelligent agents including SQL development, Extract, Transform, Load (ETL)[1], asset Q&A, and SQL diagnostics, achieving 870 monthly active users with over 50% weekly active penetration among developers. The average number of self-developed tasks per month increased from 300 to 500-600, while the time required per task decreased by 2-5 hours, significantly improving development efficiency and autonomy. The unified and collaborative data infrastructure effectively ensured data security and system stability, providing solid support for innovation in upper-layer business applications.

[1] ETL: refers to the process of Extracting, Transforming, and Loading data, which is the core technical process in building data warehouses and integrating data.

Defense Line: A "Proactive Defense" System Built on Multimodal AI

Faced with increasingly complex threats from industries fraudulent and illicit industries, Jiayin Group has advanced risk control from traditional "statistics-driven" approaches to sophisticated "cognitive-driven" solutions. By leveraging multimodal technologies such as image, audio, and text processing, the Company has built an active defense system that effectively safeguards user asset security.

Image black industry mining/intermediary identification

By analyzing the office background features of incoming users through image models, more than **200,000** intermediary leads were mined on average each month, and the accuracy rate of effective organizations mining exceeded **90%**.

Voiceprint anti-fraud/organizations identification

Through voiceprint clustering Technological, risk identification was conducted on user calls in telemarketing, mid-loan and post-loan, and customer service scenarios. A total of **40** million phone voiceprints were processed, with an average of over 10 new black-industry voiceprints discovered daily. Throughout the year, more than **5,000** black-industry voiceprints were identified, with a clustering accuracy rate of **93%**.

Personal voiceprint identity verification/non-personal identification

Through voiceprint verification Technological, non-personal behaviors can be identified in real time when customers call in, preventing the risk of identity fraud. It is expected to save **5% to 10%** of the call time for agents and simultaneously enhance the customer experience.

External complaint identification

By integrating multimodal features such as voiceprints and images into the external complaint identification model, the AUC[2] of the model has increased by **6%**, providing strong support for differentiated handling strategies and effectively reducing related complaints.

Jiayin Group's AI Anti-Fraud Achievements

[2] AUC: Area Under the ROC Curve, is an internationally recognized metric for evaluating the discriminative ability of binary classification models, with higher values indicating stronger model accuracy.

Trust: A Warm and Intelligent Service Experience

In 2025, Jiayin Group continued to enhance service response speed and decision-making accuracy through the in-depth application of AI technology. Our "Chang'e" intelligent outbound calling product, along with a smart agent matrix powered by self-developed large models, played a pivotal role throughout the entire lifecycle of loan facilitation services, covering borrower acquisition, mid-loan borrower service, and post-loan management scenarios.

Borrower acquisition

Scenario	AI Solution	Key results
With a vast amount of leads, a person can only make 400 to 600 calls per day on average, resulting in a low coverage rate	"Chang 'e" smart outbound call, batch first outbound call + multiple rounds of question-and-answer screening	The telemarketing team has significantly improved borrower acquisition efficiency and lead utilization

Loan services

Scenario	AI Solution	Key results
High cost of handling agent complaints, rapid degradation of AI performance	Large Model-driven intelligent agent assistance, "pre-training - in-process assistance - post-insight"	Borrower intent recognition rate up 93% from 78%; customer complaint escalation rate down significantly

Post-loan management

Scenario	AI Solution	Key results
Overdue management	100% AI smart reminder within 3 days overdue; strictly follow the law during call hours, disable quote monitoring throughout, and keep full recordings	The system supports 20,000 simultaneous outbound calls; cost savings of nearly 10 million yuan throughout the year

Jiayin Group's AI Intelligent Services for the Entire Lifecycle

Topic 2 Globalization Strategy and the Development of a Responsible Financial Ecosystem

Jiayin Group continues to advance its globalization strategy, committed to bringing the fintech expertise and technological capabilities developed in the Chinese market to a broader range of overseas markets, thereby enhancing the efficiency and accessibility of financial services. The Company focuses on Indonesia and Mexico as key markets in Southeast Asia and Latin America, building its operations on compliance, and driving growth through localized operations and technological innovation. It continuously strengthens its overseas business footprint, risk management systems, and talent development, actively integrating into local communities to foster sustainable growth momentum.

Responsible Globalization: Upholding Compliance and Borrower Protection Standards

In the process of advancing its global expansion, Jiayin Group has integrated compliance operations, borrower rights protection, data protection, and risk management into its overseas business operations, actively exploring a balance between business growth and responsibility fulfillment.

Building a Strong Foundation for Overseas Operations through Local Regulatory Compliance

Compliance operations are a crucial foundation for Jiayin Group's internationalization strategy. We continuously monitor regulatory policy changes across different countries and regions, and based on local legal environments and business characteristics, we constantly refine our compliance management mechanisms to lay a solid foundation for the stable growth of overseas operations.

In Indonesia, the Company and its local partners strictly comply with laws and regulations such as the *Law on Personal Data Protection of the Republic of Indonesia*, as well as circulars issued by the Financial Services Authority (OJK), including *Regulation No. 40 of 2024 on IT-based Joint Financing Services* and *Regulation No. 22 of 2023 on Consumer Protection*. We have established internal management policies covering legal and compliance standards, personal data protection, and funding operations. Based on local market characteristics, we have developed risk control procedures, regularly undergo inspections and supervision by regulatory authorities, and continuously monitor changes in regulatory policies to promptly adjust financial products and business processes, ensuring effective implementation of internal management requirements related to risk control, personal data protection, and funding operations.

In Mexico, the local company strictly comply with applicable local 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*. In 2025, in response to amendments to Mexico's *Federal Law for the Prevention and Identification of Operations with Resources from Illegal Sources*, the Company continued to advance user identification, transaction compliance, anti-money laundering monitoring, compliance reporting, and internal process maintenance, aligning with operational requirements applicable to Sociedades Financieras de Objeto Múltiple (SOFOMs) entities. These efforts strengthened risk-based stratification, ongoing monitoring, and traceable management of compliance obligations.

Respect borrower rights and continuously improve the service experience

The Company integrates borrower rights protection into its product and service processes. The Mexican local team has optimized the user application and usage experience by streamlining procedures related to user profile completion, information collection scope, credit assessment, and financial product disbursement. While meeting Know Your Customer (KYC) regulations, risk management, and compliance requirements, the Company reduces unnecessary steps and data entry, refines product limit usage instructions and adjustment logic, and implements differentiated financial product distribution, effectively enhancing information transparency, product matching efficiency, and user experience.

Iterate localization models to support steady growth of overseas business

In response to differences in business models and risk control environments across overseas markets, the rapid iteration of localized risk control models continues through the development of a model system that integrates long-term and short-term approaches to enhance the flexibility and timeliness of risk identification. The Company uses multidimensional data cross-validation and real-time intelligent analytics to identify emerging risk trends and adjust strategies promptly, while strengthening the identification of highly risk-sensitive and high-risk users, thereby providing risk management support for the rapid development of the Indonesian business.

Value Creation: Enhancing Service Accessibility and Sharing the Benefits of Global Development

Global expansion not only creates new avenues for the Company's growth, but also creates diversified value for users, employees, and communities through enhanced service coverage, technological capability delivery, and local ecosystem building.

Expand service coverage to enhance financial accessibility

In Indonesia, the Company, through its local partners, focuses on business growth and stable operations by increasing borrower acquisition investment, expanding cooperation with funding partners, and continuously improving key operational areas such as risk management, user operations, and post-loan services to enhance end-to-end operational capabilities. The Mexican local team targets local users' short-term cash flow needs, providing online microcredit services.

Deploying Technology to Improve Local Operational Quality and Efficiency

Jiayin Group leverages AI to generate marketing materials, adapt content for local markets, and conduct compliance reviews by integrating language, culture, marketing environments, and regulatory requirements across different overseas markets, thereby enhancing content production efficiency while strengthening marketing risk management.

In Indonesia, the Company, through its local partners, uses AI to assist in creating video, image, and digital human advertising materials and conducting preliminary reviews, with local compliance personnel reviewing the final outputs to ensure that the content meets local regulatory requirements and media platform policies. This application has effectively increased production efficiency and significantly reduced the cost of sourcing live-action video content.

In Mexico, algorithms are applied to creative content generation, copy refinement, multilingual expression, localization adaptation, and pre-campaign compliance screening, establishing a management mechanism of "AI preliminary review–human verification–channel feedback and retrospective analysis". This focuses on identifying risks such as exaggerated claims, misleading interest rates and fee statements, false promises, and sensitive language, laying the foundation for building a systematic content library, review rule database, and end-to-end campaign management system.

Developing local talent and sharing development opportunities

Jiayin Group is committed to localized talent development by expanding its local team, cultivating overseas-assigned personnel, and conducting special training programs. This creates employment opportunities for the local community, continuously enhances local employees' professional capabilities and borrower protection awareness, and enables local employees to share in the benefits of the Company's overseas growth.

In Indonesia, the Company and its local partners, has adopted a talent strategy focused on local talent with coordinated support from domestic and international collaboration, strengthening local talent development and cross-regional business collaboration. In July 2025, the Company provided business training for management trainees preparing for overseas assignments, covering key processes including borrower acquisition, operations, risk management, and post-loan services. Following the training, three management trainees proficient in Indonesian or English were assigned to Indonesia, strengthening communication and coordination between frontline teams in Indonesia and teams in China. The Mexican company continues to expand its local team and improve service capabilities, creating more employment opportunities for the local community.

CASE Strengthening Borrower Protection through Local Service Training

In November 2025, a special training session was conducted in person for local telesales, borrower service, and operations support staff. Through case studies, script practice, and team discussions, the training covered topics such as business processes, user communication standards, service quality improvement, and borrower protection, effectively enhancing local employees' capabilities in user communication, service delivery, and borrower protection.

Special Training at the Mexico Local Office

Integrating into Local Communities and Sharing the Benefits of Growth

While expanding our overseas operations, we actively address local needs for financial literacy and educational development by creating shared value for communities through financial education, school support, and public welfare initiatives.

CASE Promote financial literacy and enhance risk awareness

In May 2025, the local business team in Indonesia held a two-day "Brand Reputation Restoration Following Impersonation" event in Yogyakarta, delivering financial literacy lectures to over 150 students from the University of Amikom Yogyakarta. The initiative aimed to help young people understand digital financial services and related risks, while simultaneously conducting campus recruitment activities to provide local youth with opportunities to engage with the fintech industry.

In July, a fintech event organized by Asosiasi Fintech Pendanaan Bersama Indonesia (AFPI) in West Papua was also sponsored and attended. The event included visits to local small and micro enterprises to understand their business operations and financial service needs, as well as a financial education booth that promoted digital finance knowledge among the public and facilitated communication between financial institutions and the community.

CASE Extending the reach of public welfare to support education in remote areas

In July 2025, while participating in a fintech event hosted by AFPI in West Papua, the local Indonesian business team visited a remote island elementary school in Raja Ampat to carry out a charitable initiative, bringing care and support to 60 students and extending their outreach to underserved areas with limited access to financial and educational resources.

CASE Improving teaching conditions to support the development of community schools

In October 2025, to mark the sixth anniversary, the local team visited Sekolah Master, a school in Depok's underprivileged community. Based on the school's actual needs, the team donated fans, computers, printers, and teacher gift packages, along with six months of operational funding to help improve the school's teaching facilities and daily operations. During the event, the team also conducted financial literacy training, providing students and teachers with fundamental financial knowledge. By offering both material support and educational empowerment, the initiative further strengthened the community's internal capacity for educational development.

ESG Management

Jiayin Group, given its industry characteristics and development stage, has established a comprehensive ESG management system, clarified key issues and strategic objectives, and fully integrated ESG requirements into daily operations. At the same time, the Company places great emphasis on regular communication with stakeholders, actively listens to feedback from all parties, and continuously advances and refines its ESG management practices.

ESG Governance Structure

Jiayin Group has established a top-down three-tier ESG governance structure, encompassing the Board of Directors, the ESG Decision Group, the ESG Implementation Team, and all employees. The Board of Directors, as the highest decision-making body, oversees ESG matters and bears ultimate responsibility; the Decision Group is responsible for strategic planning and goal setting; and the Implementation Team drives the execution of various ESG initiatives across all business lines.

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 the 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

Stakeholder Engagement

The Company places great emphasis on Stakeholder Engagement, maintaining close interaction with investors, borrowers, employees, partners, and regulatory authorities through various channels such as earnings presentations, industry exchanges, media platforms, and special reports. We regularly review the progress of ESG-related initiatives, translate stakeholder feedback into management improvements, and steadily advance ESG governance through continuous optimization.

Stakeholders	Issues of Concern	Communication and Response Methods	Communication Frequency
Government / Regulatory	• Compliance management • Data security and privacy protection • Risk management • Inclusive finance • Business ethics and anti-corruption	• Policy seminar • Government communication • Supervision and inspection • Daily work reporting	Multiple times per month
Shareholders / Investors	• Financial technology innovation • Corporate governance • Compliance management • Risk management • Data security and privacy protection	• Quarterly report • Investor roadshow meeting • Email/phone/visit • Annual report	Multiple times a year
Borrower	• Borrower service and satisfaction • Data security and privacy protection • Financial product liability and safety • Inclusive finance	• Social media • Jiayin group official website • Email/phone • Application software	Several times a week
Supplier / Partner	• Efficient resource utilization • Supplier management • Financial technology innovation	• Supplier evaluation • Public bidding and tendering • Co-development	Multiple times per month
Community and the Public	• Inclusive finance • Social public welfare and rural revitalization	• Social public welfare activities • Employee volunteer service activities	Irregularly
Media	• Inclusive finance • Social welfare and rural revitalization	• Press release/announcements • Interviews • Official website of jiayin group	Multiple times per year
Peer / Trade Associations	• Green operations • Data security and privacy protection • Financial innovation • Industry development promotion	• Industry conferences • Industry forums • Roundtable meetings	Irregularly
Employee	• Employee rights, interests, and benefits • Employee health and safety • Employee training and development • Diversity and equal opportunity	• Compensation management • Chairman's mailbox • Employee training • Employee activities	Multiple times per year

Materiality Assessment

To effectively address risks and opportunities arising from changes in internal and external factors, Jiayin Group has established a standardized process for identifying material issues based on the GRI Standards, systematically recognizing, assessing, and managing ESG topics that have significant impacts on the Company and its stakeholders.

Company and Industry Characteristics Analysis	Policy and International Standards Analysis	Expert Judgment
• Analyze the Company and industry characteristics of Jiayin Group • Analyze the existing ESG strategy and objectives of Jiayin Group • Conduct benchmarking analysis against peers	• Analyze domestic and international ESG standards and guidelines • Analyze relevant policy standards for the financial industry	• Update the material issues for 2025 based on the analysis of Jiayin Group's business characteristics and policy standards

Jiayin Group Material Issues Analysis Process of Jiayin Group

The Company identified 19 material issues through stakeholder surveys, peer benchmarking, and policy analysis, including nine highly material issues, seven moderately material issues, and three generally material issues.

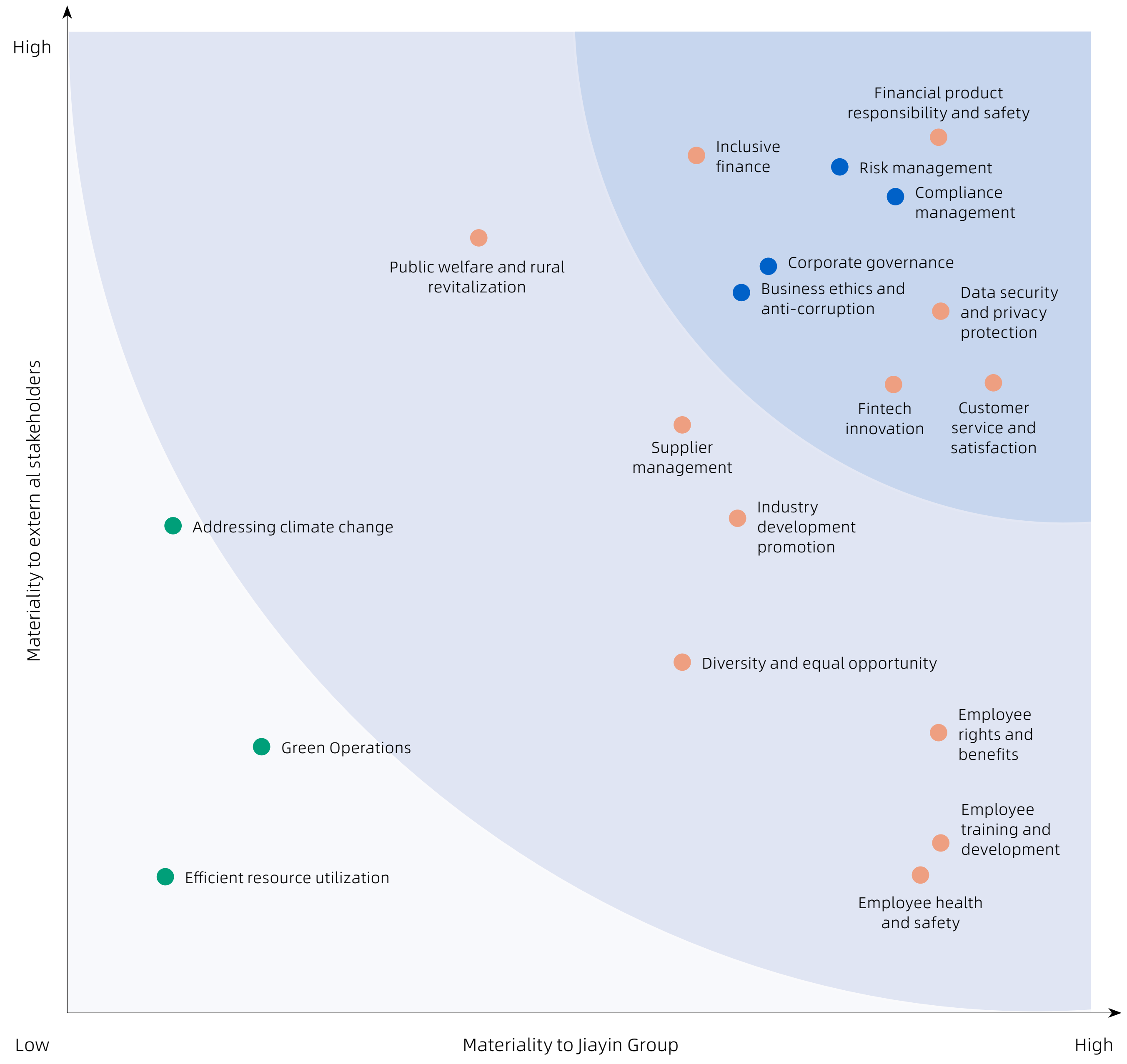
Governance issues	**Business ethics and anti-corruption**	**Corporate governance**
	Risk management	**Compliance management**
Environmental issues	Addressing climate change	Efficient resource utilization
	Green Operations	
Social issues	**Financial product responsibility and safety**	Industry development promotion
	Inclusive finance	Diversity and equal opportunity
	Data security and privacy protection	Employee training and development
	Customer service and satisfaction	Employee health and safety
	Fintech innovation	Employee rights and benefits
	Supplier management	Public welfare and rural revitalization

Material Issues in 2025

Issues in bold were considered highly material issues

We have developed the Material Issue Matrix for Jiayin Group by integrating feedback from various stakeholders on ESG topics with internal analysis. The matrix is divided into three categories: high material issues, moderately material issues, and general material issues. Based on this Material Issue Matrix, the Company ranks each issue according to management priority and implements practical management initiatives given limited resources and time.

In 2025, the Company's core business model and external environment remained relatively stable, and after assessment, stakeholders' key concerns regarding each issue showed no significant changes. Therefore, the Material Issue Matrix remained consistent with the previous year. The Company will continue to focus on these core issues, steadily advancing the implementation of its sustainable development strategy and continuously refining management measures to meet stakeholders' expectations and needs.



Material Issue Matrix of Jiayin Group

Supporting the United Nations Sustainable Development Goals

SDGs	Key Developments in 2025
1 NO POVERTY	• Carried out public welfare activities and charitable education initiatives • Provided loan assistance services for disadvantaged users and small businesses • Established a comprehensive employee compensation and benefits system
3 GOOD HEALTH AND WELL-BEING	• Provided employees with regular health check-ups, health education campaigns, and equipped first-aid kits • Designed employee mental wellness programs for all staff and their families, along with specialized mind-body healing activities for frontline employees
4 QUALITY EDUCATION	• Promoted public welfare education initiatives and supported children's education in remote areas • Conducted overseas training and public lectures to enhance local financial literacy • Established an employee training system
5 GENDER EQUALITY	• Committed to prohibit all forms of discrimination, including gender-based discrimination. • Focused on the leadership and career development of the new generation of women
8 DECENT WORK AND ECONOMIC GROWTH	• Deepen the full-cycle talent management system and improve the dual-track promotion mechanism • Zero tolerance for child labor and forced labor, ensuring equal employment opportunities and equal pay for equal work for employees • Offered diverse welfare benefits and EAP mental health support to comprehensively enhance employee well-being

SDGs	Key Developments in 2025
9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	• Increased investment in scientific and technological innovation R&D • Developed various digital technological platforms • Actively participated in industry exchanges
10 REDUCED INEQUALITIES	• Adhered to fair employment principles and ensure diversity in the Board of Directors • Facilitated the precise delivery of financial resources to individual property owners • Expanded overseas business and actively creating local employment opportunities
12 RESPONSIBLE CONSUMPTION AND PRODUCTION	• Promoted green packaging alternatives and resource recycling • Implemented recycling and reuse of packaging materials • Integrated ESG indicators into the supplier evaluation system to achieve 100% coverage of social responsibility assessment
13 CLIMATE ACTION	• Integrated climate response strategies into risk management systems • Implemented energy management measures to reduce operational carbon emissions • Established an emergency response mechanism to strengthen climate disaster early warning capabilities and enhance environmental awareness among all personnel

01

Establishing Standards for a Solid Foundation

Laying the Groundwork for Long-Term Development

The Company continues to deepen its governance model characterized by high standards and strict requirements, enhancing its corporate governance structure and internal system framework to elevate governance effectiveness to a new level. We strictly adhere to legal and regulatory boundaries, strengthen risk prevention and control measures, and provide solid support for the stable advancement of our business.

Compliant Operations

Jiayin Group strictly adheres to the *Company Law of the People's Republic of China* and other relevant laws, regulations, and corporate governance standards for listed companies. By strengthening the construction of its compliance management system, the Company has driven dual improvements in governance effectiveness and strategic execution. In 2025, the Company updated the *Administrative Measures for Punishment on Employees' Non-compliance* and the *Administrative Measures for the Supervision and Audit Work*, establishing a robust safety barrier for stable operations. Through annual routine compliance risk assessments conducted by the Internal Audit Department, the Company maintained overall operational compliance during the Reporting Period, with no significant compliance risks identified.

The Company closely aligns with the characteristics of the fintech industry, focusing on strengthening risk management in key areas such as data compliance, consumer protection, anti-money laundering, anti-fraud, marketing compliance, and information security. The Company established a tiered and categorized compliance training system, and conducted comprehensive compliance training covering all employees through a combination of online and offline approaches, thereby promoting the deep integration of compliance requirements into every business process.

For execution-level Employees	The Company conducted offline compliance awareness activities, focusing on three key themes: financial marketing and promotion, internet lending services, and personal information protection.
For Management-level Employees	The Company has specially invited an external senior lawyer to deliver a special lecture on the new lending support regulations and provide on-site Q&A.

At the same time, we place great emphasis on building a compliance culture. In 2025, the Company conducted five in-person specialized compliance training sessions, with approximately 430 employees participating.

CASE "Compliance Star" Selection

Jiayin Group innovated its compliance promotion approach by conducting on-site compliance quizzes in an engaging and interactive manner, blending education with entertainment. The event featured the selection of "Compliance Stars", who were personally awarded by company executives, effectively boosting employee participation enthusiasm.

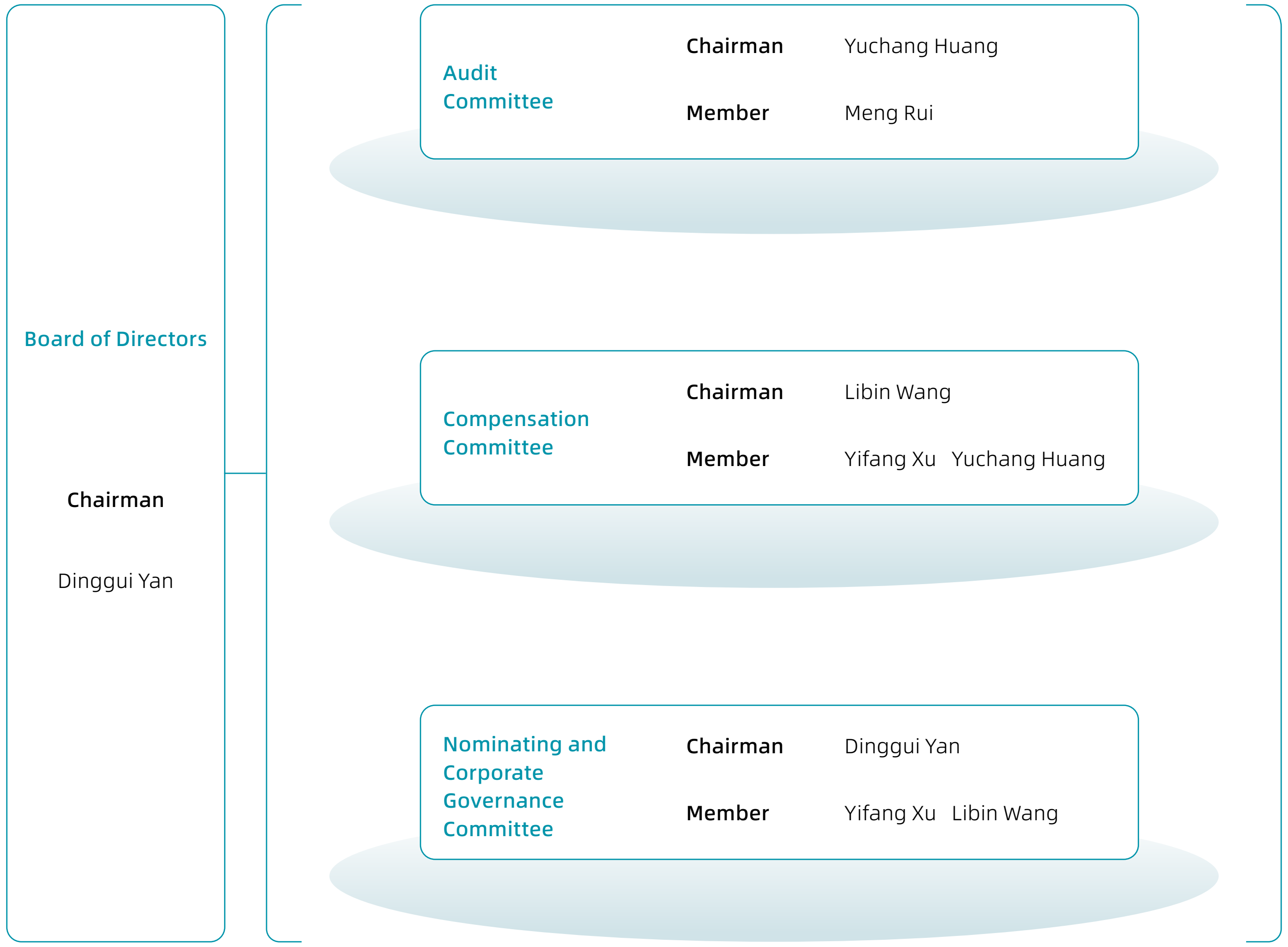
CASE "Fangyuan Zhijia" Compliance Special Issue

In 2025, Jiayin Group launched three quarterly issues of "Fangyuan Zhijia" for the management. The publication features four sections—Policy and Regulatory Updates, Industry News, Key Regulations Analysis, and Legal Encyclopedia/Hot Case Studies—to help management accurately grasp the latest regulatory developments and compliance trends.

"Fangyuan Zhijia" Compliance Special Issue

Board of Directors Diversity

The Company strictly complies with internal governance systems, including the *Articles of Association* and *Committee Charters*. The Board of Directors of Jiayin Group serves as the Company's operational decision-making body and is accountable to the shareholders' meeting. The Board has established an Audit Committee, a Compensation Committee, and a Nominating and Corporate Governance Committee, each of which reports directly to the Board of Directors, ensuring the scientific and rational nature of board decisions.



Governance Structure of Jiayin Group

Jiayin Group emphasizes diversity in the composition of its Board of Directors, considering factors such as gender, age, culture, and ethnicity when making appointments, while also comprehensively evaluating candidates based on their educational background, industry experience, skill sets, and professional expertise. As of the end of the Reporting Period, the Company's Board of Directors consists of five members, including two independent directors and one female director, all of whom possess extensive professional expertise in fields such as internet technology, finance, risk management, and accounting, providing strategic decision-making and advisory support to the Company's overall management.

Name	Gender	Age	Position	Industry Background[3]	Financial Expert	Industry expert	Risk management expert
Yan Dinggui	Man	57	Director/CEO	• Specializing in internet services & infrastructure • Information technology consulting & services		Y	Y
Wang Libin	Man	39	Director	• Offering professional services • Boasting professional experience in financial management, asset management, and comprehensive capital markets	Y	Y	
Xu Yifang	Woman	48	Director	• Providing research and consulting services • Gaining extensive experience in risk management, investment banking, product management, etc.		Y	Y
Huang Yuchang	Man	71	Independent Director	• Business and professional services-research and consulting services • Engaged in research in accounting, auditing, and related fields	Y		
Rui Meng	Man	58	Independent Director	• Finance professor • Member of the International Accounting Association	Y		

20%
Proportion of Female Directors

8
The Number of Meetings of the Board was

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

Internal Control Management

We adhere to the governance principles of "Standardization, Efficiency, and Transparency", deeply integrating risk management into every stage of operations, and enhancing the pivotal role of internal audit in risk control, internal controls, and governance to drive the effective functioning of our governance mechanisms.

The Company has established a three-tier governance structure comprising the Board of Directors, the Management Body, and the Internal Audit Department. Based on the COSO[4] internal control framework, it has developed a comprehensive "three lines of defense" system covering the entire business process. By strengthening the advancement and implementation of risk management, the Company aims to minimize the likelihood of risk events and achieve its overall strategic business objectives.

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

The Company continuously improves its internal audit mechanisms and processes, relying on systems such as the Internal Audit Management Procedure, and employs systematic and standardized methods to evaluate and enhance the effectiveness of business operations, risk management, internal controls, and corporate governance, thereby promoting the Company's stable development.

CASE Special audit on Fund Account Management

The Company conducted a special audit on fund account management, comprehensively covering account reconciliation, responsibility definition, access control, execution of Standard Operating Procedures (SOPs) throughout the entire lifecycle, and system configuration verification. By 2025, all these activities had been fully implemented with closed-loop management.

In 2025, we will focus on advancing our production quality management initiative by establishing standardized quality control systems across the entire product lifecycle—from pre-planning to execution and post-implementation—covering key stages such as structure design, development and testing, release validation, data and application operations, and business configuration.

The Company establishes a fault classification standard, clearly defining the boundaries between production faults and production incidents, sets qualitative and quantitative indicators for each level, and develops corresponding SOPs.

Pre-planning

The Company has completed the renovation and launch of its fault management system, enabling issue reporting, centralized logging, and end-to-end process management.

Execution

The Company has established a fault management system that covers root cause analysis, post-incident review, impact assessment, recovery measures, and in-depth management improvements, ensuring accountability for corrective actions and follow-up tracking, as well as implementing sample inspections of the corrective measures.

Post-implementation

In 2025, with the effective implementation of various measures, production quality significantly improved: the number of production faults decreased by 23% year-on-year, and the overall failure rate dropped sharply by 65% compared to the previous year.

In addition, we continue to advance the *Sarbanes-Oxley Act* (SOX) Section 404 compliance program (hereinafter referred to as the "SOX Program"), continuously optimizing and updating our internal control system based on established frameworks and control points, extending coverage to new business activities and complex transaction processes to ensure effective implementation. In 2025, we successfully completed core tasks including risk assessment, internal control testing, and defect identification, and closely tracked remediation efforts for identified material and significant deficiencies, ensuring the ongoing effectiveness of Internal Control over Financial Reporting (ICFR).

[4] COSO: The Committee of Sponsoring Organizations of the Treadway Commission

Business Ethics

The Company adheres to the highest standards of business ethics, upholds fair competition, and is committed to providing consumers with compliant financial products and trustworthy services. The Company strictly enforces internal policies such as the *Code of Business Conduct and Ethics* and the *Regulations on Anti-commercial Bribery*, while continuously improving its compliance framework. In 2025, the Company revised several regulations, including the *Administrative Measures for Registration, Submission, and Disposal of Official Gifts*, the *Administrative Measures for Punishment on Employees' Non-compliance*, establishing a comprehensive compliance network covering marketing and promotion, partner management, telesales and post-loan operations, internal oversight, and data security.

At the same time, the Company collaborates with business partners to deepen integrity-based cooperation and is committed to fostering a professional, fair, and compliant business environment. By organizing all suppliers and employees across business lines to sign the *Integrity Commitment*, the Company fully communicates core principles of ethical operations, anti-corruption, and fair market competition, strengthening shared compliance awareness among all parties.

The Signing Rate of the *Integrity Commitment* by business line was

100%

The Signing Rate of the *Integrity Commercial Contracts* was

100%

Jiayin Group has deepened its corporate ethics culture from top to bottom, providing online and offline training on business ethics and anti-corruption for all employees. Through the "Fangyuan Zhijia" official WeChat account, we continuously communicate behavioral guidelines and policy updates to employees and stakeholders. In 2025, the account published 35 promotional articles covering topics such as financial marketing, internet lending operations, personal information protection, and compliant collection.

Business Ethics Audit

In 2025, Jiayin Group focused on key operational areas and conducted a special business ethics audit covering the entire process of credit data procurement, usage, and fee settlement, with particular emphasis on its two core business domains: overseas advertising and credit-based telesale. In response to risk issues identified during the audit, the Company worked jointly with the audited departments to develop optimization and improvement plans, and ensured effective implementation of corrective measures through continuous monitoring, achieving closed-loop management throughout the entire process.

For Overseas Advertising Business

The Company conducted a focused review of multiple aspects including advertising spending, conversion rates, operations management, credit assessment, and cost-effectiveness, comprehensively evaluating the existing management and control processes.

For Credit-based Telesale Business

The Company focused on reviewing internal control systems, performance and expense management, risk monitoring and early warning, document management, data security, and fraud risk control.

Anti-corruption Reporting Procedure

Jiayin Group has established a diversified reporting channel accessible to all employees, suppliers, and the general public, encouraging oversight and reporting of any misconduct, violations, corruption, or fraudulent activities that breach business ethics. Through timely investigations, evidence collection, and case reviews, the Company continuously refines its management mechanisms to minimize business ethics risks as much as possible.

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 both real-name and anonymous reports and strictly enforces whistleblower protection mechanisms to safeguard the legitimate rights and interests of reporters. For employees who make real-name reports, the Company may, when necessary, take measures such as job reassignment or adjustment of reporting lines to ensure a safe and worry-free working environment.

Email

jubao@jiayinfintech.cn

Phone

021-61902450

Online

Integrity of Jiayin-I will Report - Report Online

Reporting Channels of Jiayin Group

Anti-Money Laundering and Counter-Terrorism Financing

Jiayin Group strictly complies with laws and regulations such as the *Anti Money Laundering Law of the People's Republic of China* and the *Provisions on Anti Money Laundering for Financial Institutions*, formulates and rigorously implements the *Administrative Measures for Anti-Money Laundering and Anti Terrorist Financing of the Company*, establishes a comprehensive and highly efficient risk prevention and control system, and continuously enhances the quality and effectiveness of risk management.

To ensure efficient progress in operations, a dedicated leadership group for anti-money laundering and anti-terrorist financing has been formed, led by the Chairman and comprised of heads of key departments including internal control and compliance center, financial center, technical center, and risk control center. This group comprehensively oversees organizational coordination and management responsibilities to ensure effective implementation of policies. Meanwhile, the Company continuously refines its policies and procedures, strengthens risk identification and assessment, enhances internal control mechanisms, and develops employee training programs. We also actively strengthen communications and collaboration with regulatory authorities and international organizations. In 2025, no penalties were incurred for suspected money laundering or terrorist financing activities.

02

Strengthening Safeguards through Intelligent Protection

Building a Responsible Financial Services Framework

Jiayin Group is committed to integrating borrower rights protection into every stage of its business operations, continuously enhancing its risk management and borrower service system. The Company consistently improves its capabilities in risk identification, fraud prevention, and borrower service, ensuring smooth channels for borrower feedback and dispute resolution. At the same time, we strictly uphold the principles of information security and privacy protection, safeguarding every bit of trust with reliable technological defenses.

Technological Innovation

Jiayin Group continues to strengthen its technological innovation system architecture, accelerate the transformation of cutting-edge technologies and provide full-chain protection for intellectual property rights, leading the industry toward digitalization and intelligent development.

Establishing Technological Innovation System

The Company has established and strictly enforced internal systems such as the *Development Management Standards*, *Testing Management Standards*, and *Production Incident Management Standards*, building a standardized management framework that covers the entire R&D process to balance innovation speed with delivery quality.

In 2025, Jiayin Group had 410 R&D personnel and an R&D investment of 427 million yuan.

The Company has established a diversified R&D incentive system covering monthly, quarterly, and annual cycles, providing timely recognition and rewards to teams and individuals who achieve outstanding results. In addition, the Company organizes a series of innovation-focused cultural activities for technical employees, fostering an open and inclusive team environment that encourages proactive exploration and accelerates the transformation of innovative achievements into business growth momentum.

Innovative Culture Activities

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

Strengthening Technological Innovation Achievements Protection

Jiayin Group strictly complies with intellectual property-related laws and regulations, including 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 such as the *Intellectual Property Management Measures*, *Regulations on the Protection of Intellectual Property Rights*, and the *Company Guidelines for the Use of Software, Fonts, and Images*, to guide employees in properly applying for, managing, and maintaining intellectual property rights—including trademarks and patents—thereby effectively safeguarding its technological innovation achievements.

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

As of the end of the Reporting Period, we held a total of 346 intellectual property rights, including trademarks, software copyrights, patents, and domain names.

Intelligent Risk Control

Jiayin Group continues to refine its risk management system covering the entire business process, while deepening the application of digital technology in risk management and anti-fraud, strengthening collaborative governance against fraudulent and illicit activities, and building a solid safety barrier for stable business development and borrower rights protection.

Risk Control Management System

Jiayin Group has established a self-developed risk control system that covers the entire business process. Our Risk Management Committee and professional risk management team identify, monitor, and respond to risks such as credit risk, liquidity risk, and operational risk, ensuring stable and sustainable business development.

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

Jiayin Group Risk Control System

In addition, the Company enhances the professional capabilities of risk management personnel through training programs on credit fundamentals, information security, and AI applications.

General Training	Conduct monthly training sessions on risk strategies targeting relevant personnel, focusing on the entire credit process, fraud prevention, borrower admission, and credit limit management.
Information Security Training	In conjunction with Programmer's Day on October 24, promote awareness of sensitive information classification and data out-of-domain management requirements through special competitions and other initiatives.
AI Training	Conduct regular training based on the Company's AI framework, skill development process, and business application scenarios, tailored to the needs of different departments, to promote standardized use of artificial intelligence tools in risk analysis and strategy formulation.

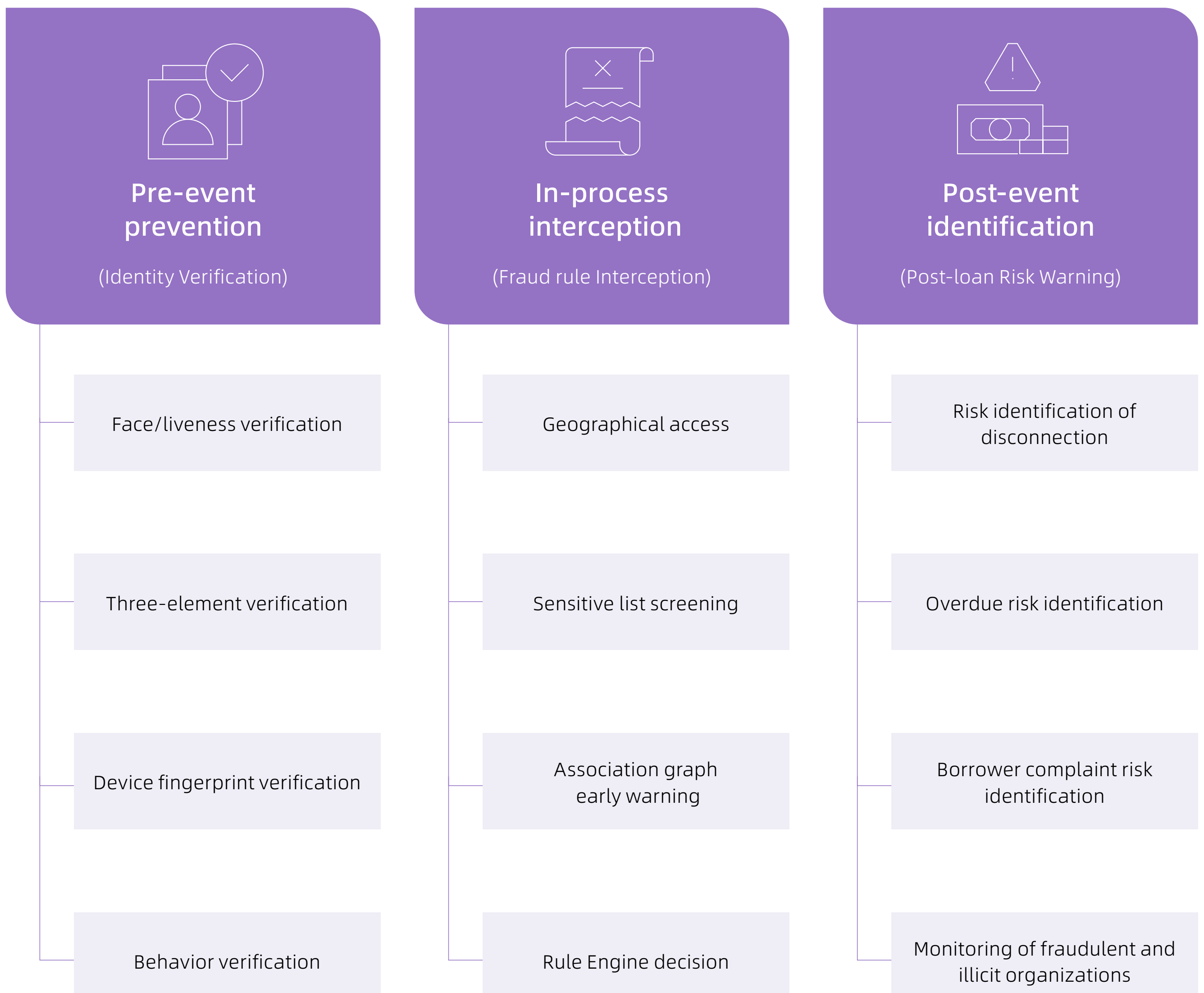
Jiayin Group Credit Risk Management Training

Anti-fraud Management

Faced with the constant evolution of financial fraud methods and the growing complexity of fraudulent and illicit activities, Jiayin Group continues to strengthen its anti-fraud management by enhancing its ability to identify and address risks such as individual fraud, identity theft, and fraudulent and illicit organizations through stronger policies, conduct controls, operating standards, and end-to-end process management, effectively safeguarding borrowers' legitimate rights and property security.

Digital Anti-Fraud

We have established a three-layer anti-fraud closed-loop risk control system covering "pre-event prevention, in-process interception, and post-event identification". Starting with identity verification and operational security, we identify potential abnormal behaviors and dynamically assess and promptly intercept fraud risks using tools such as risk rules, sensitive lists, and relationship graphs. The Company continuously monitors risk indicators such as borrower disconnection, delinquency, and borrower complaints, feeding relevant information back into rules, models, and list management mechanisms to drive continuous iteration of the anti-fraud strategy and form a complete risk management loop.



Anti-fraud closed-loop risk control system

In 2025, the Company focused on deepening the application of relationship graph technology, upgrading from "single-point rules" to "relationship network identification". By integrating multidimensional entity data, it accurately identified risky behaviors such as abnormal clustering, redundant associations, the proliferation of fraudulent and illicit organizations, and loan application packaging by fraudulent and illicit intermediary organizations, significantly enhancing risk detection accuracy and prevention effectiveness.

Jiayin Group continues to strengthen the business application of its existing digital anti-fraud system by enhancing information integration and capability collaboration across different systems, thereby improving capabilities in risk early warning, document recognition, fraud clue discovery, and relationship analysis of fraudulent and illicit organizations. Additionally, the Company leverages anti-fraud tools such as interaction tags associated with fraudulent and illicit activities and voiceprint database matching to identify risks associated with fraudulent and illicit activities through user behavior, business scenarios, risk-indicative language patterns, and voice characteristics, and promptly forwards relevant clues to manual review processes. The Company also applies AI data analytics, machine learning, and biometric identification technologies to detect abnormal signals, conduct dynamic risk assessments, and verify identities, further enhancing the accuracy and timeliness of risk detection.

Combating fraudulent and illicit activities

Fraudulent and illicit activities mainly manifest in three forms: the "anti-collection alliance", "incentive abusers", and "malicious complaints",[5] exhibiting characteristics of professionalism, organization, and scale. These activities not only disrupt normal financial service operations but may also lead to borrowers' personal information being leaked, incurring additional costs, or making inappropriate financial decisions, thereby harming borrowers' legitimate rights and interests.

To address risks posed by fraudulent and illicit activities, Jiayin Group continues to enhance its mechanisms for risk identification, clue verification, and collaborative governance. On one hand, it leverages risk models, relationship graphs, and manual analysis to detect abnormal behaviors; on the other hand, it solicits leads from the public and strengthens collaboration with public security authorities, judicial bodies, and industry organizations, advancing the governance of fraudulent and illicit activities from isolated risk handling toward proactive prevention and coordinated crackdowns.

CASE **Mobilizing Collective Action to Combat Fraudulent and Illicit Activities in the Financial Sector**

In 2025, to further implement the joint initiative launched by the Ministry of Public Security and the National Financial Regulatory Administration targeting fraudulent and illicit activities in the financial sector, Jiayin Group publicly solicited information on criminal activities related to fraudulent claims representation, loan fraud, data theft, false marketing, and forged evidence. A tiered reward mechanism offering up to 100,000 yuan per tip has been established.

During the campaign, the Company collected a total of 6,903 valid leads and identified 81 fraudulent and illicit organizations. By leveraging big data analysis and intelligence assessment, and through cross-departmental investigations as well as collaborative efforts with law enforcement and judicial authorities, three fraudulent and illicit organizations were successfully dismantled throughout the year. Relevant leads were reported to the National Internet Finance Association, supporting industry-wide coordinated governance.

[5] "Anti-collection alliances" refer to organizations or individuals that assist delinquent borrowers in resisting banks' lawful debt collection activities by fabricating supporting documents, filing repeated or frivolous complaints, engaging in disruptive petitioning, or using other improper means, with the aim of intentionally evading debt obligations. "Incentive abusers" refer to groups that exploit the user policies and marketing rules of member institutions, card networks, and third-party organizations to obtain benefits through illegal or potentially illegal means, including altering or fabricating transactions to fraudulently obtain discounts or fee concessions. "Malicious complaints" refer to complaints lodged or orchestrated with the support of fraudulent and illicit organizations, including agent-filed complaints, coached complaints, and complaints submitted by persons other than the affected consumers. Such actors induce or instruct consumers to misuse or improperly occupy consumer redress and complaint channels and employ unlawful means to pressure the institutions concerned into satisfying unreasonable demands.

CASE Deepen Police-enterprise Collaboration to Cut Off the Money Laundering Chain Involved in Fraud

In May 2025, Jiayin Group actively cooperated with the Criminal Investigation Division of the Pudong Branch of Shanghai Municipal Public Security Bureau to successfully crack a case involving the concealment and disguise of criminal proceeds through online lending channels, severing a cross-provincial money laundering chain linked to fraud spanning Jiangsu, Shandong, and other provinces. The operation led to the arrest of over 30 suspects and involved more than RMB 2 million. This successful investigation represents another practical achievement in the Company's deepened collaboration with law enforcement to combat fraudulent and illicit activities in finance. It demonstrates the Company's capability to identify suspicious transactions and promptly refer risk leads through technological solutions such as big data modeling and intelligent monitoring, effectively safeguarding financial order and borrower's financial property.

During the Reporting Period

Cumulative number of complaints involving fraudulent and illicit financial activities exposed
893

Borrowers involved in anti-collection activities intercepted or otherwise subject to intervention
153,000

Intermediary agencies successfully identified
188

Malicious applications submitted by fraudulent and illicit organizations blocked
402,000

Leads relating to fraudulent and illicit activities collected
1,827

Individuals involved in malicious applications submitted by fraudulent and illicit organizations identified and blocked
583,000

Fraudulent loan applicants identified and effectively blocked
2.27 million

High-risk applications involving repeated fraudulent behavior identified and blocked
511,000

Borrowers submitting fraudulent applications using misappropriated identities identified and blocked
178,000

Potentially high-risk borrower applications investigated and processed manually
116,000

Warm Borrower Service

Jiayin Group remains committed to a borrower-centric approach, continuously improving its borrower service system, expanding diverse service channels, and leveraging digital technology to enhance service efficiency and risk response capabilities. At the same time, the Company has refined its complaint management, satisfaction evaluation, and borrower service talent development mechanisms, actively supporting borrowers in distress, and consistently delivering convenient, efficient, and empathetic services to borrowers.

Borrower Service System

Jiayin Group continues to strengthen its borrower service system by regularly updating and improving regulations such as the *Consumer Protection Rules* and the *User Service Information Security Management Standards*. The Company continues to expand its borrower service channels, offering borrowers' diverse ways to provide feedback through borrower service hotlines, in-app online support, mini-programs, public email, community forums, official websites, and official accounts on major platforms.

The Company provides 24/7 borrower service. In 2025, the Company set up 41 borrower service access points across various pages and functional modules of its proprietary app, including borrowing, repayment, and account management, enabling borrowers to quickly obtain service support while using the products.

Strengthen borrower service performance metrics management

The Company uses "first contact resolution rate" and "time to first answer" as key performance indicators for borrower service management, setting an internal benchmark of 14 seconds for time to first answer, and conducts tracking and analysis of service performance based on the distinct characteristics of telephone and online services.

In 2025, the Company received a total of 7,498,352 phone inquiries, with an answer rate of 93.67%, an increase of 1.59% compared to last year; it also handled 8,794,485 online inquiries, achieving an answer rate of 95.18%, up by 1.84% from the previous year. The average time to first answer for phone service was 2.4 seconds, with an 86.1% achievement rate for answering within 20 seconds; for online service, the average time to first answer was 14 seconds, with a 77% achievement rate for answering within 20 seconds. The first contact resolution rate for inquiry-related issues reached 85%, and the average ticket processing time was 2.5 days.

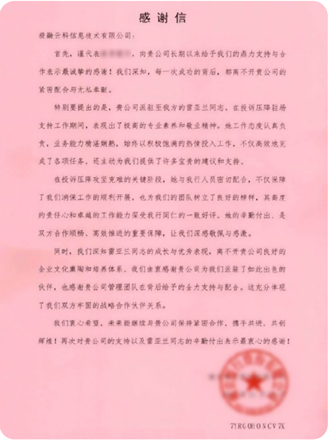
During the Reporting Period, the Company introduced AI-powered quality inspection, achieving a total of 8,972,370 inspection instances throughout the year, supporting the identification of service risks, standardization of agent services, and optimization of business processes.

CASE Closing the Last Mile in Resolving Customer Concerns through On-site Consumer Protection Services

To address issues such as multiple steps in customer request processing and lengthy communication chains across institutions, Jiayin Group actively promoted on-site consumer protection services in 2025 by assigning dedicated consumer protection personnel to partner financial institutions. These personnel are responsible for handling complaint coordination and proactively managing case risks, reducing the number of handoffs on service tickets and ensuring timely and proper resolution of customer concerns.

During the Reporting Period, the Company's on-site service covered 18 cooperative financial institutions, with a total of 22 personnel assigned to consumer protection roles, achieving full coverage of key partner institutions. Meanwhile, the Company established a monthly on-site service evaluation mechanism, achieving an overall satisfaction rate of 99.7% among partner institutions throughout the year, and received two formal written letters from partner institutions and one customer thank-you banner.


Customer Appreciation Banner



Customer Commendation Letter

Intelligent and Human-centered Services

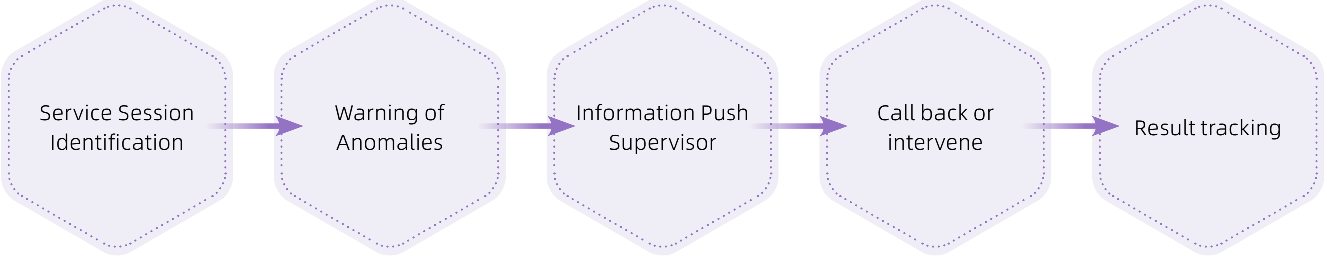
Jiayin Group continues to advance the integration of digital technology with borrower service scenarios, supporting frontline operations through platforms such as intelligent outbound calling, knowledge management, and agent assistance. The Company focuses on borrower experience and potential risks throughout the service process, enhancing real-time early warning systems, providing care for borrowers in distress, and improving diversified dispute resolution mechanisms. This enables the Company to improve service efficiency while proactively addressing borrowers' actual needs. The Company consistently leverages the "Chang'e" Intelligent Calling System, the "Wenquxing" Intelligent Knowledge Base Platform, and the "Nüwa" Intelligent Agent Assistant Platform to provide intelligent support for borrower inquiries, information notifications, knowledge retrieval, and agent operations.

CASE **Smart Knowledge Base Upgrade Enhances Borrower Service Efficiency and Quality**

In 2025, the Company further upgraded its intelligent knowledge base by identifying and cleaning incorrect or outdated content and recommending relevant knowledge and service scripts to agents based on borrower intent, thereby improving the accuracy of knowledge retrieval and the standardization of service responses. During the Reporting Period, the intelligent knowledge base calibration engine achieved an accuracy rate of 70% and a recall rate of 80%, with the top three search results showing a 24.45% improvement in recall rate compared to the original search engine. After implementing the intelligent knowledge base, employee ticket processing efficiency increased by 33%, which was 10% higher than that of groups not using the intelligent knowledge base.

Moreover, in scenarios such as suspension of collection activities for borrowers with special status, the accuracy rate of intelligent assistance has increased to 93%, agent errors have dropped to zero, and borrower re-complaints have decreased by approximately 3%.

To promptly identify potential risks during borrower service processes, the Company introduced a real-time service risk early-warning system in 2025. The system detects serious issues in real time such as unresolved borrower complaints that agents have not yet addressed, abnormal agent service attitudes, and other factors that may negatively impact borrower experience and pushes risk alerts to team supervisors via channels like WeCom or Feishu. Upon receiving the alert, supervisors immediately call back or intervene to handle the situation, shifting risk management from post-event review to real-time detection and timely response, thereby reducing the risk of complaint escalation.



Real-time Service Risk Early-warning System Alert Mechanism

Responding to diverse borrower needs

The Company continues to closely monitor borrowers affected by disasters and those experiencing genuine financial or personal hardship, maintaining its green service channel and proactive care mechanisms. The service team identifies impacted regions and borrowers based on disaster information, providing targeted communication and support services to help alleviate temporary hardships. During the Reporting Period, the Company provided assistance to a total of 342,930 borrowers in distress, including 103,509 self-employed individuals; for major natural disasters, it offered care and support to 6,566 borrowers affected by disasters.

In addition, the Company has newly established cooperation with the Beihai Diversified Financial Mediation Center and the Ganjiang New District Trade and International Commercial Mediation Center, further expanding its external professional mediation channels. The Company continues to implement the "Fengqiao Model" for promoting community-level governance in the new era, facilitating early detection and effective resolution of borrower disputes at the front end, thereby providing borrowers with more diverse and convenient dispute resolution options.

Borrower Rights Management

Jiayin Group continues to refine its borrower complaint handling and satisfaction management mechanisms, ensuring smooth channels for borrower feedback. By categorizing and prioritizing complaints, tracing the root causes of issues, and evaluating service quality, the Company promptly identifies borrower needs and service pain points. The analysis results are then fed back into product and service processes to continuously improve borrower rights protection efforts.

Borrower Complaint Management

The Company regards complaint management as a crucial component for understanding borrower needs and improving service quality. Building upon the existing *User Complaint Response Scheme* and *Consumer Complaint Root Cause Analysis Procedure*, in 2025 the Company developed and refined the 2.0 version of the *Complaint Handling Management System of the Consumer Protection Management Department*, further standardizing the processes for receiving and handling complaints.

The Company continues to refine its tiered and categorized complaint management system, implementing differentiated responses based on borrower demands and risk levels, and identifying root causes and responsible parties through complaint traceability analysis. For abnormal incidents that may lead to service risks, the Company promptly activates appropriate response mechanisms, advancing complaint management from case-by-case handling toward in-depth problem analysis and source-level improvements.

During the Reporting Period,

The complaint handling rate	Complaint resolution rate
100%	95.7%

Borrower satisfaction

Jiayin Group continuously gathers borrower feedback on service quality by combining internal service evaluation invitations with external Net Promoter Score (NPS) surveys. Internal invitations cover both phone and online service scenarios: phone services use Interactive Voice Response (IVR) voice messages and SMS to invite borrowers to rate their experience, while online services trigger evaluation requests at the end of each session. External surveys are conducted to assess the Company's borrower service performance from a third-party perspective.

During the Reporting Period, the Company received approximately 700,000 internal service evaluation invitations, with around 420,000 actual evaluations submitted, resulting in a response rate of 60% and a positive feedback rate of 98%. In external NPS surveys, the Company scored 3.99, ranking third among approximately seven participating institutions. In response to borrower feedback, the Company conducted comprehensive quality inspections of services receiving negative feedback, analyzed issues arising from service communication and request handling, and fed the findings back into product development and service processes. Additionally, by leveraging borrower profiles, the Company optimized its service approaches and segmented service channels, directing unresolved borrower requests to the borrower protection hotline for follow-up, thereby transforming borrower feedback into actionable insights for service improvement.

In addition, to ensure timely response and effective implementation of borrower feedback, Jiayin Group has incorporated borrower satisfaction into employee and manager performance evaluations, strengthening accountability for service quality and promoting continuous improvement in borrower service.

Borrower Service Capability Development

Jiayin Group values the professional competence and physical/mental well-being of its borrower service staff, continuously strengthening the foundation of borrower service capabilities through improved training systems, tiered development programs, sharing service expertise with partner financial institutions, and enhanced care for frontline employees.

Borrower Service Training

Jiayin Group continuously refines its tiered borrower service talent development system based on the internal *Customer Training Management System*. The Company enhances the professional competence and service capabilities of its borrower service team through theoretical instruction, AI-based training exercises, CRM System operation courses, and discussions on new business scenarios.

Training Type	Main Content/Goal
Onboarding Training	Primarily designed for newly onboarded employees, it helps them become familiar with the basic processes and standards of borrower service, and master essential communication skills and business knowledge. A total of 93 sessions were conducted throughout the year, with 560 participant attendances.
On-the-job training	Through on-the-job training, employees can promptly grasp the latest business essentials and optimize service processes, enabling them to respond more efficiently and accurately to borrowers' diverse needs. A total of 511 training sessions were conducted throughout the year, with 16,805 participant attendances.

Jiayin Group Borrower Service Talent Development System

In 2025, the Company shared its borrower service and risk management experience with partner financial institutions through regular and professional special training, promoting alignment on service standards and compliance procedures. This has continuously enhanced the quality and efficiency of borrower service and strengthened risk prevention capabilities, jointly building a standardized and orderly borrower service ecosystem.

CASE Comprehensive Borrower Service Skills Training

The Company conducts regular comprehensive borrower service skills training for 70 frontline service personnel from three partner institutions, focusing on practical job requirements. The training centers on four core areas: standardized operational procedures, de-escalating borrower concerns, standardized de-escalation scripts, and precise analysis of borrower requests. It aims to strengthen participants' abilities in borrower communication, request identification, and on-site handling, thereby reducing service disputes and secondary complaints caused by inadequate communication or improper handling.

CASE Specialized Training on Complaint Root Cause Analysis and Risk Control

The Company conducted a specialized training on complaint root cause analysis and risk control for 10 risk control and borrower complaint personnel from one partner institution. The training covered professional knowledge and practical case studies to explain the processes of complaint root cause investigation, classification of complaint attributes, identification of malicious claims associated with fraudulent and illicit activities, and determination of liability in borrower complaints. It aimed to help participants master methods for risk identification, issue review, and accountability determination, thereby enhancing their capabilities in identifying complaint risks and addressing them at the source.

CASE Awarded the Jinyin Award for China's Best Customer Contact Center

In December 2025, Jiayin Group received the "Jinyin Award" for China Best Customer Contact Center (Customer Service) as part of the China Best Customer Contact Center & Customer Experience Award. The evaluation comprehensively assessed enterprises' customer service capabilities across dimensions including strategy, processes, personnel, platform technology, and performance, incorporating AI application maturity into its assessment framework.

Responsible Marketing

Jiayin Group strictly complies with relevant laws and regulations, including *National Financial Regulatory Administration (NFRA) Normative Document No. 9 [2025]*, continuously standardizes algorithm recommendation mechanisms, eliminates false, exaggerated, and misleading promotional practices, adheres to principles of integrity, prudence, and responsibility in marketing, and fully implements requirements for media compliance management.

To uphold responsible marketing practices, Jiayin Group has clearly outlined requirements for responsible and compliant marketing in its *Code of Business Conduct and Ethics*. Through annual compliance training covering all employees, the Company continuously strengthens employees' awareness of compliance, ensuring that all marketing and promotional activities consistently adhere to principles of professionalism, prudence, and transparency.

Jiayin Group has established a routine review mechanism for brand communication and product promotion content, conducting compliance reviews prior to content release. It implements end-to-end management of related promotional materials and marketing activities, ensuring 100% coverage of compliance reviews for marketing communications and guaranteeing that information disclosure is truthful, accurate, and standardized.

CASE Responsible Marketing Training

Jiayin Group held a training session titled "Writing a New Chapter for People-Oriented Finance: Protecting Rights and Preventing Risks", focusing on compliance in financial marketing. The training targeted key personnel from post-loan, tele sales, borrower service, and business partners, combining online and offline formats, with over 200 participants in total.

Responsible Marketing Training

On this foundation, Jiayin Group continues to expand the breadth of its financial services. The Company has deepened its collaborative ecosystem with financial institutions and innovatively launched a joint operations division, helping partners transition from "Single Loan Assistance Model" to diversified models, with a total of 54 financial institutions now partnered. Meanwhile, the Company proactively optimized its channel structure by phasing out inefficient legacy channels and introducing high-quality partners, effectively reducing business risk exposure. Leveraging the "Qingniao" intelligent marketing platform, we have achieved precise borrower outreach and precision operations. As of the end of the Reporting Period, the Company had served over 20.3 million borrowers cumulatively, with total registered users reaching 155 million.

Information Security

Jiayin Group is committed to becoming a trusted financial technology partner for users. We always place information security at the core, building a multi-layered defense architecture that spans from network boundaries to business applications, ensuring comprehensive security coverage across physical, network, system, application, and business levels.

Information Security Management

The Company has established a Cyber Security Committee structured in a four-tier framework comprising Leadership, Supervision Body, Management Body, and Execution Body, clearly defining the responsibilities at each level to build a comprehensive information security management system. In 2025, while keeping its core members stable, the Committee introduced a rotating membership mechanism for certain positions, including Complaint Management Committee Member and Data Security Management Committee Member, aiming to foster cross-departmental perspective integration. The Complaint Management Committee Member is appointed by the head of the Consumer Protection Operations Department, ensuring borrower concerns are directly escalated to the highest governance level. The Committee holds regular quarterly meetings and activates an emergency response mechanism within 24 hours in the event of major incidents such as significant data breaches, compliance penalties, or systemic risks.

Leadership
- Executive Chairman

Supervision Body
- Supervisory and Management Staff

Management Body
- Management Audit Staff
- Partner Management Staff
- System Guarantee Staff
- Data Security Staff
- Emergency Response Staff
- Complaint Staff
- Education and Training Staff
- Security Compliance Assessment Staff

Execution Body
- Departments

Cyber Security Committee Structure of Jiayin Group

Jiayin Group strictly complies with laws and regulations such as the *Personal Information Protection Law of the People's Republic of China*, and has established and continuously improved internal policies including the *Information Security Management Manual* and the *Information Security Strategy*. In 2025, the Company proactively tracked regulatory policy changes and systematically updated internal documents such as the *Employee Information Security Manual*, the *Data Security Management Manual*, and the *AI Tool Usage Guidelines* to ensure that its internal information governance remains aligned with regulatory requirements. To strengthen data security defenses and address increasingly complex external attacks and internal data breach risks, the Company has built and continuously enhanced its defense system, systematically improving overall security capabilities through the integration and ongoing iteration of multi-layered security modules.

Meanwhile, the Company has established a robust information security audit system covering both internal and external audits with high frequency and full coverage, completing a full internal audit cycle every three years. In 2025, the audit scope covered four key areas: ISO 27001, data security management capability, cybersecurity level protection assessment, and Personal Information Protection Impact Assessment (PIA), with PIA being a newly added annual project. The focus was on completing the two-star assessment for login authentication in the "Niwo Loan" business and the one-star assessment for partners. Regarding internal audits, the Company conducted one annual routine audit and one special audit in 2025, achieving comprehensive coverage of core business systems. For external audits, we engaged independent third parties to carry out four annual audits. Additionally, both the Company's ISO 27001 Information Security Management System certification and Data Security Management Capability Certificate remain valid.

In 2025, Jiayin Group further extended its security boundaries into emerging technological fields, launching a dedicated network auditing capability for large language model (LLM) applications, thereby addressing the security gaps in existing defense systems in emerging technology contexts.

ISO 27001 Certification

Full Traffic Audit

Cover API calls for all internal and external LLMS, and record key fields such as the caller, model version, prompt summary, and response length.

Sensitive Content Detection

Real-time identification of sensitive data such as ID cards, bank cards, and borrower privacy in prompt words and responses.

Skill Security Scan

Real-time assessment of security risks for new skills and marking of risk levels, immediate offline disposal of high-risk skills.

Information Security Measures of Jiayin Group

Jiayin Group continues to advance its information security culture by conducting quarterly sharing sessions on typical cybersecurity attack and defense cases, as well as simulated phishing email tests. In addition, in 2025, the Company organized four categories of information security and Privacy Protection Training centered around "rules and regulations" and "information security awareness in work scenarios", covering all employees, and ensuring training effectiveness through assessment and certification.

CASE **Red-Blue Teaming Exercise–Strengthening Security Defenses Through Simulated Offensive Testing**

In 2025, the Company steadily advanced quarterly security attack-defense drills, focusing on four key dimensions: network architecture, access control, device security, and application systems, to comprehensively identify weak points and potential risks in its security infrastructure. Throughout the year, a total of 11 high-risk vulnerabilities were discovered, all of which have been fully resolved through closed-loop remediation. By leveraging drills to enhance preparedness and using offensive testing to drive improvements, the Company significantly strengthened its overall security protection capabilities and emergency response capabilities.

Privacy Protection

The Company strictly complies with laws and regulations such as the *Personal Information Protection Law of the People's Republic of China*, has established internal management systems including the *Privacy Policy*, and has built a comprehensive security and privacy protection governance framework covering the entire data lifecycle. During the Reporting Period, the Company did not experience any incidents involving user information leakage.

At the operational level, Jiayin Group has established a dedicated privacy protection team and implemented a routine risk assessment and response mechanism. We regularly review data security vulnerabilities in business processes and continuously strengthen safeguards through technological iterations and process optimization, forming a closed-loop reinforcement system. Building on this foundation, we promote coordinated collaboration across organizational structure, personnel, processes, systems, and standards to ensure comprehensive and highly reliable protection of users' 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.

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.

Informed Consent

When registering as a user on the platform, borrowers 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.

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.

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.

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)

To shift the defense line to the source, Jiayin Group has established the principle of security first during the product design phase, integrating information security and privacy protection requirements into the entire R&D process from the outset. This breaks the traditional passive model of centralized checks before launch, achieving a fundamental transformation from passive defense to proactive governance.

CASE Security Left-Shift–Protecting User Privacy and Information Security from the Source

In 2025, the Company seamlessly integrated user privacy and security testing into its Continuous Integration & Continuous Deployment (CICD)[6] development process and established a mechanism combining "AI intelligent preliminary screening with expert manual review". This enabled comprehensive security coverage across both code development and live operations, achieving end-to-end security analysis from source to deployment (with over 450 stable-running agents). Throughout the year, more than 60 medium- and high-risk vulnerabilities were detected and remediated. While ensuring zero major security incidents, the Company effectively guaranteed both efficiency and security in business delivery.

Emergency Response

Jiayin Group has established an emergency leadership group and an emergency response team led by the Management Body, and formulated the *Emergency Response Plan for Borrower Information Security Incidents*, covering all scenarios such as system vulnerabilities, cyberattacks, and virus intrusions, clearly defining the full-process standards for risk identification, tiered response, and reporting and handling.

At the same time, the Company has established dedicated communication channels (personal information protection email: security-group@jiayinfintech.cn; borrower service hotline: 400-062-7626) to ensure users' right to be informed and to provide smooth feedback channels for any issues.

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 externalinvestigations 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

Emergency Response Team Responsibilities of Jiayin Group

[6] CICD: Continuous Integration & Continuous Integration, refers to the automated pipeline system from code submission to release.

03

Supply Chain Coexistence

Joining Hands to Build a Sustainable Ecosystem

We continuously focus on the sustainable development of industry, implementing policy requirements and regulatory standards through communication and collaboration with government agencies and industry partners. By leveraging our practical experience in financial product safety management, the Company shares accumulated knowledge and methodologies, not only enhancing our own management capabilities but also contributing to the advancement of the industry.

Responsible Supply Chain

Jiayin Group emphasizes transparency, efficiency, and sustainability in its supply chain, establishing a management system that covers the entire lifecycle of suppliers. In partner selection, it prioritizes companies with strong social responsibility performance, striving to create a fairer and more sustainable development environment for the industry.

Supply Chain Management Process

Jiayin Group continuously optimizes its full-lifecycle supplier Management process, covering supplier access, rating, and exit. The Company dynamically maintains a qualified supplier database to control procurement risks and ensure quality at the source, fostering a healthy and compliant supply-demand relationship. Meanwhile, through various online and offline channels, the Company regularly organizes discussions with suppliers on topics such as compliance and integrity, procurement systems and processes, industry trends, regulations, and corporate social responsibility, continually strengthening collaborative alignment.

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 of Jiayin Group

As of the end of the Reporting Period

A total of suppliers	the proportion of procurement expenditure from local suppliers
332	31%

Sustainable Supply Chain Management

Jiayin Group is committed to building a sustainable supply chain, prioritizing suppliers with strong ESG performance in its selection process. During the Reporting Period, the Company continued to incorporate ESG-related indicators into its supplier evaluation scorecard, focusing assessments on dimensions such as environmental protection, human rights, and business ethics, which accounted for 10% of the total supplier evaluation score. As of the end of the Reporting Period, the Company completed social responsibility assessments for all suppliers using scorecards, achieving 100% coverage.

Supply Chain Risk Management

Jiayin Group continues to refine its supply chain risk management system to ensure timely and effective responses to various supply chain challenges.

Supplier Risk Research

During the preliminary market research phase, the Company has continuously strengthened its professional team development and optimized the application of scientific methods and advanced tools to conduct deeper and more comprehensive analyses of market dynamics, industry trends, and price fluctuations, thereby providing stronger data support and forward-looking insights for supply chain decision-making.

Supplier Diversification

In supplier management, the Company continues to deepen its supplier diversification strategy by introducing high-quality suppliers through stricter screening and evaluation mechanisms, further strengthening a stable and resilient supplier network and effectively reducing reliance risks on single suppliers.

Business Risk Management

In terms of business risk management, the Company continues to optimize contract terms and business processes, further strengthening control over key factors such as procurement prices, delivery schedules, and quality standards. At the same time, it continuously improves its risk warning mechanisms, monitors potential business risks in real time, and effectively ensures the security and stability of supply chain transactions.

Supplier Risk Management Measures of Jiayin Group

Clean Supply Chain

We conduct irregular special audits on specific procurement projects or suppliers, compiling audit reports, and providing targeted improvement recommendations and specific measures, while promptly tracking and supervising the implementation of corrective actions. Through dedicated clean supply chain audits, we continuously refine the Company's procurement management system and integrity mechanisms, effectively enhancing transparency and compliance in procurement activities.

Audit of Procurement Personnel

- 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.

Audit of Suppliers

- 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.

As of the end of the Reporting Period

The signing rate of the *Integrity Agreement* by procurement personnel was **100%**

The signing rate of the *Integrity Agreement* by suppliers was **100%**

Industry Communication and Cooperation

The Company places great emphasis on collaboration with regulatory and law enforcement agencies as well as peer companies, continuously deepening police-enterprise cooperation. We actively participate in joint prevention and control of financial risks, working together to enhance our capabilities in identifying, warning, and addressing fraud risks. At the same time, we proactively promote the development of an industry-wide anti-fraud ecosystem, collaborating with all stakeholders to explore new models for risk prevention and control, uniting diverse forces to build a robust financial security defense, and effectively safeguarding borrower's property and legal rights.

CASE Jiayin Group and Shanghai Data Group Fintech Co., Ltd. (SDG FinTech) Jointly Inaugurated the Innovation Laboratory

In July 2025, Jiayin Group and SDG FinTech jointly inaugurated a collaborative innovation laboratory. This joint initiative will leverage the strengths of both parties in the field of big data to focus on innovative research in areas such as financial data ownership and secure data circulation. The two companies will engage in comprehensive cooperation across technology development, product innovation, and talent cultivation, driving industrial upgrading and development.

Smart Finance Joint Innovation Laboratory Inauguration

CASE Jiayin Group Attended the 2025 Shanghai Financial Information Services Industry Annual Summit

In December 2025, Jiayin Group participated in the Shanghai Financial Information Services Industry Annual Summit, themed "Technology Empowers Finance, Integration Drives Innovation". The summit aimed to explore pathways for the integrated development of financial technology and the real economy through policy discussions, sharing of achievements, and co-building of an industrial ecosystem. At the event, the Company delivered a special presentation titled "AI Enhances Multimodal Anti-Fraud Systems, Improving Illegal Industry Recognition Capabilities", introducing how it leverages cutting-edge AI technologies to build intelligent anti-fraud defenses.

Photo of the event

04

Empowering Talent and Uniting Strength

Energizing Organizational Development

Jiayin Group integrates talent strategy into its corporate development planning and daily operations. The Company actively safeguards employees' legitimate rights and interests, continuously improves mechanisms for talent development, career advancement, health and safety, and communication and employee care, supporting both employees and the Company in growing together.

Employee Rights

Jiayin Group adheres to legal and compliant hiring practices, respects and safeguards employees' legitimate rights and interests, continuously improves diverse and equitable recruitment mechanisms and talent acquisition channels, and provides a secure working environment and long-term development opportunities through competitive compensation packages, diversified benefits, and flexible work arrangements.

Employee Hiring

The Company strictly complies with laws and regulations such as the *Labor Law of the People's Republic of China* and the *Labor Contract Law of the People's Republic of China*, legally safeguarding employees' rights to equal employment, equal pay for equal work, freedom of association, and collective bargaining. The Company maintains a zero-tolerance policy toward child labor, forced labor, human trafficking, discrimination, and harassment. During the Reporting Period, no confirmed human rights violations occurred at the Company.

The Company formulates its recruitment plans based on the *Recruitment Management System*, *Employee Handbook*, and *Internal Referral Management Guidelines*, among other policies, taking into account business development and talent capability requirements, to standardize recruitment, selection, and internal referral processes. The Company comprehensively evaluates candidates' professional competencies, job fit, and development potential, ensuring equal employment opportunities without discrimination based on gender, age, or other factors unrelated to job performance. We continuously enhance talent acquisition channels, including campus recruiting, social recruiting, online recruiting, and internal referrals, while leveraging internal mobility mechanisms to expand career development opportunities for employees. The Company posts job openings through recruitment websites, WeChat official accounts, Rednote, and other platforms, conducts university collaboration initiatives, implements internal referral programs and the internal talent mobility program, thereby promoting both external talent attraction and internal talent circulation.

Remuneration and Benefits

Jiayin Group continues to refine its remuneration and benefits system, balancing internal equity with market competitiveness. By offering diversified pay incentives and welfare protections based on employees' job responsibilities, performance, and development needs, the Company enhances employees' sense of well-being and belonging, supporting talent attraction, retention, and long-term growth.

The Company has established a compensation system comprising fixed and variable pay components, determining employee salaries based on job position, grade, performance, and market levels. It promotes the growth of employees alongside the Company through short-term incentives, annual salary adjustments, year-end bonuses, and equity incentives targeted at key personnel and senior management. Additionally, Jiayin Group regularly evaluates the competitiveness of its compensation system. In 2025, the Company participated in industry compensation seminars and WTW's industry compensation survey, and purchased relevant industry compensation reports to inform assessments of compensation competitiveness and guide optimization of the compensation framework.

The Company legally makes statutory social insurance and housing provident fund contributions for employees in accordance with law, and provides the following non-monetary benefits:

Insurance coverage

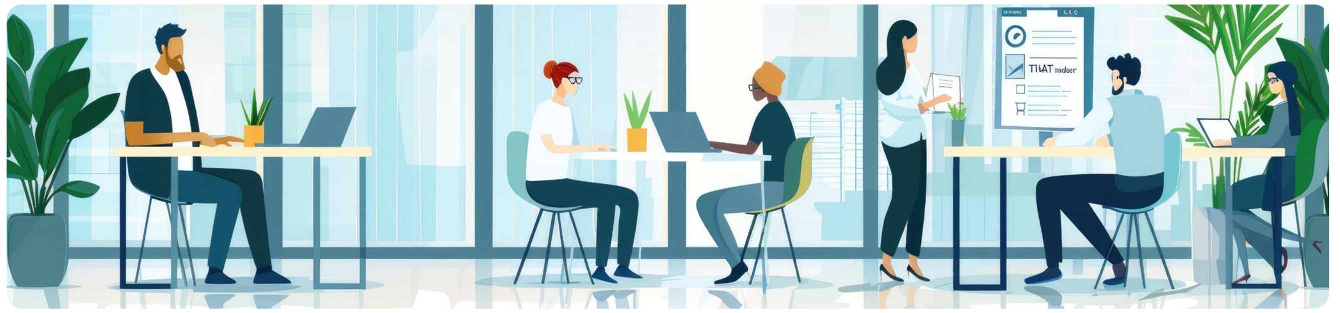
In addition to basic statutory social insurances, supplementary critical illness, accident, and life insurance are provided for employees.

Employee Subsidies

Provide transportation and meal subsidies, childbirth allowance, birthday and holiday gifts, Chinese New Year red envelopes, etc.

Health support

Provides medical reimbursement and free psychological counseling services for all employees.



Holiday and Leaves

In addition to statutory basic paid annual leave and statutory holidays, we offer paid sick leave, parental leave, paternity leave, and family visit leave. Starting in 2025, employees introduced two additional "Jiaren Care Leave" days per year; for every full year of service, employees will accrue one "Jiaren Service Leave" day annually, up to a maximum of three days.

Care facilities

Facilities include a gym and a nursing room.

Everyday benefits

Weekly complimentary breakfast, afternoon tea, self-selected overtime dinner, and overtime taxi service.

Indicator	Unit	2024	2025
Employee care			
Return-to-work rate of employees from parental leave	%	100	100
Performance and appraisal			
Percentage of employees receiving regular performance and career development appraisals	%	100	100

In addition, to provide employees with greater flexibility in their working hours, the Company has implemented a flexible work schedule. Employees may independently choose their start and end times within designated periods, as long as they meet the daily eight-hour work requirement, without needing separate applications or approvals, thereby facilitating a better balance between work and personal life.

Training and Development

Jiayin Group continues to refine its performance management, career development, and talent cultivation mechanisms, supporting employees in enhancing their professional and managerial capabilities through a "Dual Track" career development path and tiered, categorized training programs, thereby enabling mutual growth between individuals and the Company.

Performance Management

The Company implements tiered and categorized performance management based on different positions and job levels, using performance outcomes as a key basis for human resources decisions such as variable remuneration, annual performance reviews, promotion, and role reassignments, thereby aligning individual employee goals with the Company's strategic direction. Performance management covers goal setting, process tracking, performance evaluation, and feedback, with assessment criteria primarily focusing on key performance indicators and values alignment. Employees who have concerns about their evaluation results may raise their concerns with the Human Resources Business Partner (HRBP). The Company also provides guidance and relevant resources to support employees in improving their performance. Furthermore, leveraging the Human Resource Management System (HRMS), the Company manages the performance process online, documenting performance evaluation interviews between employees and their direct supervisors (N+1), enhancing the standardization and transparency of management practices.

The Company implements a "dual-track" promotion system that runs parallel to the Management Track (M) and the Professional Track (P). Employees may advance step by step within their respective tracks based on professional competence, management potential, and development aspirations, or they may pursue horizontal development between the management and professional tracks. The Company provides employees with diverse and clear career development pathways by comprehensively evaluating their capabilities, values, work performance, and growth potential.

Employee Training

Jiayin Group continues to strengthen its talent development system by providing targeted training for employees across three dimensions: leadership development, professional skill enhancement, and job competency improvement. The Company continuously optimizes training resources in alignment with business needs, establishes a sustained learning mechanism featuring regular knowledge updates and experience sharing, and refines training programs through quarterly business reviews and feedback loops. This approach ensures that training outcomes are effectively translated into practical job performance, enabling employee capabilities to evolve alongside the Company and the industry.

Jiayin Group Training Management System

Leadership Training

- Based on the responsibilities and competency requirements of different management levels, tiered development programs are provided for senior, middle, frontline, and newly appointed managers. This includes:
  - First-level Department Heads as the focus: "Top 20" senior management training program
  - Second-level Department Heads as the main participants: Jiayue leadership training camp and management hackathon mid-level manager development program
  - Newly Promoted and Newly Hired Managers: Basic New Leadership Training

General Capability Training

- The primary goal is to help employees at all levels enhance their professional soft skills in areas such as self-management, cognitive skills development, business competencies, and office skills.
- Training sessions are scheduled monthly, with employees signing up on their own.

Newcomer Training

- Facilitate new employees' quick understanding of the Company's business and integration into the corporate culture
- Schedule a new employee training session each month

Special Training

- Each functional department promotes employee awareness and capability enhancement according to its responsibilities and business development needs.
- Conduct special training and seminars on topics such as information security, corporate compliance, and leadership for functional department managers.

CASE Jiayin Onboarding Bootcamp for New Employees

In 2025, the Company launched a monthly "Jiayin Onboarding Bootcamp" training program for new employees, delivering in-person training and exchanges focused on company development, business processes, organizational culture, and talent cultivation. The program aims to help new hires understand the Company's operations and culture, clarify their career growth paths, and adapt more quickly to the work environment and integrate into the organization. During the Reporting Period, the Company conducted 10 sessions of the Onboarding Bootcamp, covering over 400 participants.

CASE Top 20 Leadership Training

The Company offers the Top 20 Leadership Training program for senior executives, collaborating with the Center for Creative Leadership (CCL) in the United States to customize executive development camps. Focusing on business challenges and growth opportunities, the program guides managers to enhance their ability to identify opportunities, plan strategic pathways, and execute strategies effectively, facilitating their transition from functional leaders to strategic leaders.

CASE Management Hackathon

In 2025, the Company launched a new leadership development program for heads of second-level departments as an upgraded implementation of the "Jiayue Leadership Training Camp". The program primarily involves time-limited completion of high-challenge tasks. Through stages including task assignment, execution, reporting, feedback, and post-task review, it guides managers in achieving consensus on business strategies, conducting organizational diagnostics, and designing implementation plans. Combined with regular follow-up reviews, the program enhances participants' structured analytical skills, teamwork, and practical management capabilities.

CASE Jiajing Management Training Camp for Frontline and New Managers

The Company offers the "Jiajing Management Training Camp" for frontline and newly appointed managers, designing courses focused on foundational management knowledge and skill development, integrating theoretical learning with scenario-based practice. The training covers daily management scenarios such as recruitment, employee onboarding and offboarding, performance evaluation, and promotions, as well as team management skills including communication, delegation, coaching, and motivation, helping key business talents successfully transition into managerial roles. In 2025, this program enabled 55 managers to successfully assume frontline management positions.

Health and Safety

Jiayin Group continuously improves its occupational health and safety management system, consistently implementing requirements for workplace safety and occupational health management. Through measures such as fire safety education, emergency preparedness training, health check-ups, knowledge dissemination, and psychological support, the Company provides employees with comprehensive protection covering both physical and mental well-being.

Workplace Safety

Jiayin Group strictly complies with relevant laws and regulations, including the *Work Safety Law of the People's Republic of China* and the *Fire Control Law of the People's Republic of China*, continuously implementing workplace safety management requirements to create a healthy and safe working environment for employees. The Human Resources department oversee employee occupational health and safety initiatives, clearly define safety management responsibilities, and strengthen communication and collaboration with property management of office buildings to jointly ensure workplace safety.

In addition, the Company conducts fire safety education and drills annually to continuously enhance employees' awareness of safety prevention and their emergency response capabilities, thereby ensuring the safety of employees' lives and property as well as the stable operation of office premises.

2025 Fire Drill Case

Occupational Health

Jiayin Group strictly complies with the *Law of the People's Republic of China on Prevention and Control of Occupational Diseases* and other relevant laws and regulations, continuously improving employee occupational health management. Through health prevention, medical check-ups, health education, and psychological support, the Company provides comprehensive protection covering both physical and mental well-being for its employees.

Employee Occupational Health

Employee Health Check-up

The Company allocates a special fund annually to organize comprehensive health check-ups for all employees, covering various areas such as internal medicine, surgery, electrocardiogram, and ultrasound. This initiative helps employees identify potential health risks early and provides timely and effective medical advice.

Health-related Promotions

The Company regularly disseminates health-related knowledge to employees through internal channels, providing professional and practical daily health guidance on topics such as nutrition, exercise, and mental well-being, helping employees enhance their health awareness and develop healthy lifestyle habits.

First Aid Training

The Company regularly organizes first-aid training to help employees acquire basic first-aid knowledge and enhance their ability to provide self-rescue and mutual assistance in emergencies.

First-aid Kits

The Company has first-aid kits placed in the break rooms and at the reception desks on each floor, stocked with commonly used medications and heatstroke prevention supplies for conditions such as colds, fever, injuries, and hot weather. Front desk personnel inspect and restock the kits monthly to ensure timely and complete availability of emergency medical supplies.

Healthy Lifestyle Activities

The Company regularly organizes wellness activities, including massage, moxibustion, on-site pulse diagnosis and consultation, and meridian regulation, to help employees relieve physical and mental stress, improve sleep quality, and maintain high energy levels.

Employee Mental Health

Jiayin Group prioritizes employee mental health and emotional well-being by offering professional, convenient, and confidential psychological support through initiatives such as the Employee Assistance Program (EAP) Mental Health Support Program, counseling hotlines, and themed lectures, helping employees identify and manage workplace stress, emotional challenges, and mental health issues in their daily lives.

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 Themed Lecture/Activity

The Company regularly invites clinical psychologists and other mental health professionals to deliver special lectures, including topics such as "Managing Stress in the Workplace and Daily Life".

Communication and Employee Care

Jiayin Group is committed to fostering an open, inclusive, warm, and vibrant workplace environment. The Company continuously ensures smooth channels for employee feedback and communication, enhancing two-way dialogue between the organization and its staff. By addressing the practical needs of employees across various roles, and through caring initiatives for frontline employees' physical and mental well-being, as well as diverse cultural, sports, and innovation activities, the Company strengthens employees' sense of belonging, happiness, and team cohesion.

Employee Communication

Jiayin Group promotes a communication culture of "openness, transparency, and engagement", actively gathering employee feedback through channels such as management exchanges, Chairman Mailboxes, performance evaluation interviews, and dedicated surveys. The Company has established Chairman Mailboxes on each floor to regularly collect employees' opinions on management operations, labor protection, compensation and benefits, and workplace environment, which are then forwarded to relevant departments for follow-up and improvement.

The Company organizes executive luncheons for newly hired managers who have been with the Company for 4 to 5 months, providing them with opportunities to engage with the core management, fostering cultural integration and sharing management experiences. Additionally, the Company conducts dedicated surveys on topics such as holiday benefits and employee experience, and carries out satisfaction surveys following performance evaluation interviews, continuously refining relevant policies and management processes based on employee feedback.

Employee Care

Jiayin Group is committed to employees' work experience and physical and mental well-being, consistently organizing employee activities across cultural exchange, sports and health, and technological innovation. These initiatives provide a platform for enhancing communication, showcasing talents, and relieving stress, fostering a positive, inclusive, and vibrant workplace environment.

CASE Unite the Team and Celebrate the New Year Together

In January 2025, the Company hosted an online annual event themed "2025–Who Else Could It Be?" featuring employee performances, interactive raffles, and carnival-style experiences, inviting all staff to celebrate the new year together and strengthen interaction, communication, and emotional connections among employees.

CASE Diverse Clubs Enrich Employees' Lives

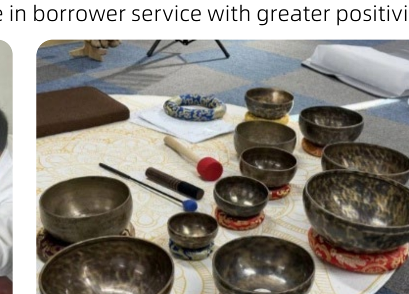
The Company continues to operate employee clubs for basketball, football, swimming, yoga, table tennis, badminton, billiards, cycling, and fitness, creating opportunities for employees to engage in physical activities, pursue their interests, and strengthen team communication. In 2025, the Company held a total of 575 club events, with 5,324 participants.

CASE United in Heart and Step, Celebrating the 14th Anniversary Together

On June 18, 2025, the Company held its 14th anniversary charity run under the theme "Together as One at Jiayin, Running for Shared Good". The Company's management and employees participated together, celebrating the Company's 14th anniversary through healthy physical activity, further strengthening team cohesion and promoting the spirit of public welfare.

CASE Diverse Care Activities to Help Frontline Employees Relax and Recharge

In 2025, recognizing the fast-paced work environment and high communication pressure faced by frontline borrower service staff, the Company organized four employee care events across various workplaces. These activities included moxibustion massage, traditional Chinese medicine wellness activities, interactive mental health experiences, and singing bowl meditation, aiming to help employees alleviate physical and mental stress caused by prolonged desk work and borrower interactions, enhance their awareness of well-being, and enable them to engage in borrower service with greater positivity.



Creating Shared Value

05

Putting Corporate Social Responsibility into Practice

Jiayin Group emphasizes both economic benefits and social value, actively engaging in environmental protection initiatives and charitable causes. The Company strives to build a bridge connecting finance with society, keenly identifying social needs and demonstrating corporate warmth through concrete actions, working hand in hand to create a better future.

Environmental Protection

Jiayin Group has deeply integrated low-carbon principles into every aspect of its daily operations. By strengthening energy management and fully implementing green office initiatives, the Company actively fulfills its environmental responsibilities, contributing to the industry's transition toward a greener, low-carbon future through consistent, incremental actions.

Addressing Climate Change

Against the backdrop of increasingly severe global climate change, actively addressing climate challenges has become crucial for achieving sustainable business development. Jiayin Group, in reference to the disclosure requirements set forth in *International Financial Reporting Standards Sustainability Disclosure Standard No. 2 (IFRS S2)*, issued by the International Sustainability Standards Board (ISSB) , to assess the climate risks facing the Company. We implemented a series of measures to address climate change. The Company is committed to mitigating the risks that climate change poses to its production and operations, while also contributing to global climate governance efforts.

Governance

Jiayin Group regards actively addressing climate change as a core issue for achieving sustainable development. Aligned with the IFRS S2 requirements issued by ISSB, the Company systematically assesses climate risks and implements targeted response measures, taking concrete actions to support global climate governance and demonstrating its corporate responsibility.

Strategy

To effectively address the risks brought by climate change, Jiayin Group systematically conducted climate risk identification and assessment, identifying a total of four transition risks and two physical risks.

Risk Type	Risk Name	Potential Impact	Degree of impact	Response Measures
Transition Risks	**Policy and Legal**	This may raise disclosure standards for companies' climate change and carbon emissions.	Low	• Monitor changes in climate change-related policies and dynamically optimize the Company's carbon neutrality target plan; • Deepen climate-related training to continuously enhance overall capacity in addressing disclosure and action requirements related to climate change.
	Market	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	• Continuously strengthen the evaluation of energy efficiency and carbon emissions during supplier selection and assessment processes; • Continuously promote low-carbon branding and actively carry out green and low-carbon awareness campaigns to enhance market image.
	Technological	Requirements may be imposed on low-energy equipment adoption and carbon reduction measures.	Low	• Actively adopt energy-efficient office equipment, control the usage time of electrical devices, and use new-energy official vehicles.
	Reputational	Stakeholders may pay attention to and give feedback on the Company's negative events.	Low	• Strengthen compliance disclosure and respond to requirements from climate change-related policies and stakeholders; • Pay attention to climate change risk management to avoid negative reputational impacts on the enterprise.
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-Medium	• Maintain close communication with building property management and promptly report any safety hazards arising from climate-related risks in the workplace; • In terms of infrastructure safety, a rain-protective canopy has been installed in the equipment room to prevent potential safety incidents caused by water leakage; • Strengthen public education and awareness campaigns on climate change, and establish emergency response mechanisms and preventive measures; • Closely monitor weather forecasts and issue extreme weather warnings and necessary precautionary guidelines to employees in advance.
	Chronic Risks (rising temperatures)	Rising temperatures may lead to increased energy consumption in server rooms of data centers, thereby raising operational costs.	Low	• Negotiate with the data center service provider to require them to establish corresponding policies.

To effectively address the impacts of climate change, Jiayin Group actively conducts energy management and strictly complies with laws and regulations such as *the Law of the People's Republic of China on Energy Conservation* and other relevant provisions. Given that the Company is a non-energy-intensive enterprise, it has focused on establishing an energy management system covering green commuting and office energy efficiency.

New Energy Vehicle Use

As of the end of the reporting period, the Company owned a total of three new energy vehicles, accounting for 42.86% of its fleet. In 2025, these vehicles recorded a cumulative mileage exceeding 40,000 kilometers.

Energy-efficient Lighting Use

As of the end of the reporting period, 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 (≥26°C in summer and ≤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.

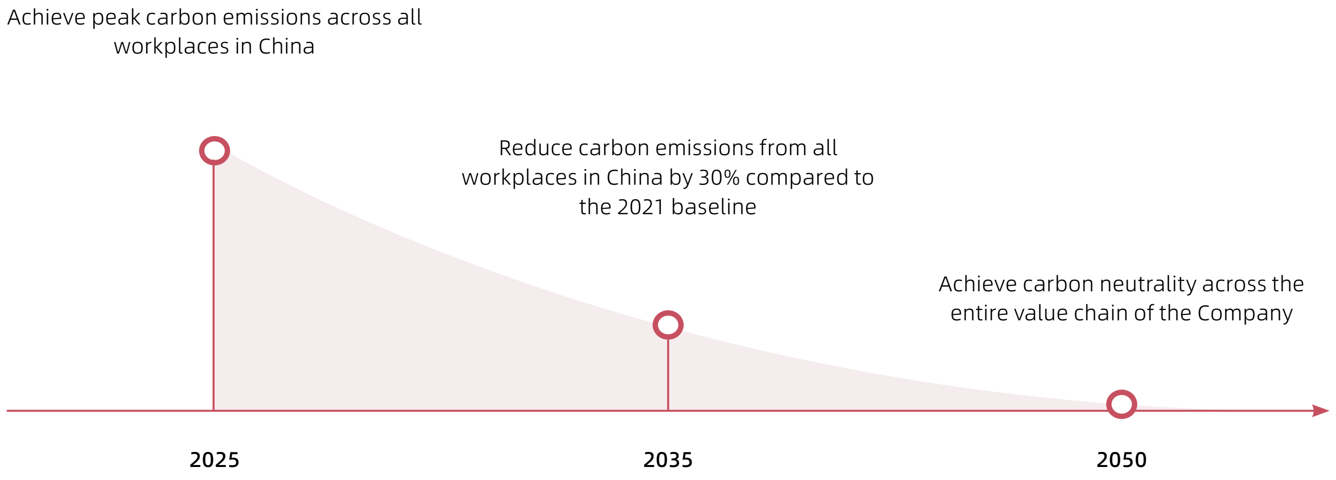
Energy Management Measures of Jiayin Group

Risk Management

Jiayin Group has established a comprehensive risk management process, deeply integrating climate risks into its overall enterprise risk management system to ensure timely and effective responses to climate change challenges (please refer to section "Internal Control Management"). 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

Indicators and Objectives

In response to the national dual carbon goals (carbon peaking by 2030 and carbon neutrality by 2060), Jiayin Group continues to refine its carbon neutrality planning and actively explores efficient decarbonization pathways to support the implementation of the national dual carbon strategy. The Company regularly discloses energy consumption and greenhouse gas (GHG) emission performance, dynamically tracks progress toward targets, and ensures that all decarbonization initiatives advance steadily as planned.



Carbon Neutrality Plan of Jiayin Group

Indicator	Unit	2023	2024	2025
Purchased electricity	MWh	483.86	454.85	484.18
Gasoline	Liters	8,637.13	6,834.73	6,796.19
Energy Intensity	MWh/RMB million of revenue	0.10	0.09	0.09
Scope 1 GHG emissions[7] (government vehicle gasoline)	tCO_2e	19.05	15.08	14.99
Scope 2 GHG emissions[8] (purchased electricity)	tCO_2e	275.95	266.36	295.16
Scope 3 GHG emissions (business travel)	tCO_2e	180.17	194.49	510.34
Total GHG emissions (Scope 1 + Scope 2)	tCO_2e	295.00	281.44	310.15
Intensity of GHG emission (Scope 1 + Scope 2)	tCO_2e/RMB million of revenue	0.05	0.05	0.05

[7] 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.

[8] Scope 2 greenhouse gas emissions were calculated based on the 2023 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 2023 Electricity Carbon Emission Factors* issued by the Ministry of Ecology and Environment of the People's Republic of China.

Greening Our Office

Jiayin Group actively promotes green office practices by continuously implementing measures such as water and electricity conservation, and paperless operations. We integrate environmental protection into our daily work and regularly organize campaigns to raise awareness about green offices, contributing our efforts toward sustainable development.

Water 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.

Upgrading Water Supply Facilities: The Company has installed 14 direct drinking water dispensers, effectively replacing traditional bottled water and reducing plastic waste at the source. During the Reporting Period, bottled water consumption dropped significantly, with an annual reduction of 9,856 liters.

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.

Indicator	Unit	2023	2024	2025
Water consumption	Tons	1,542.33	1669.74	1,695.91
Intensity of water consumption	Tons/RMB million of revenue	0.28	0.29	0.27
Total paper consumption	Tons	3.72	5.54	4.89
Intensity of paper consumption	Tons/RMB million of revenue	0.07	0.10	0.08

Public Welfare Activities

Jiayin Group remains committed to its mission of "Technology for Good", focusing on four key areas: educational equity, mental health, volunteer services, and financial literacy. The Company is deeply engaged in public welfare practices, striving to build a value-sharing ecosystem between enterprises and society.

During the Reporting Period, the Company made welfare donations amounting to approximately RMB 1 million; organized a total of 65 public welfare activities.

Public Welfare Education

Jiayin Group integrates education assistance into its corporate social responsibility, collaborating with government agencies, schools, communities, and families to illuminate the path of growth for more youth.

CASE Public Welfare Education Assistance in Ludian and Qiaojia Counties, Zhaotong City, Yunnan Province

In 2025, Jiayin Group collaborated with the Society Work Department of Putuo District, Shanghai, to upgrade teaching facilities at schools in Ludian and Qiaojia counties of Zhaotong City. The establishment of "Jiayin Library" illuminated children's path to knowledge while advancing educational cooperation between Shanghai and Yunnan.

Photo of the event


Jiayin Library

CASE Special Education Care and Employment Support

In 2025, Jiayin Group established a long-term support mechanism with Ganlin Junior Vocational School (a special education school) in Putuo District, Shanghai, continuously investing in areas such as internship opportunities, donation of materials and equipment, and care and companionship. Taking student Wanwan from the school as an example, the Company provided her with a six-month paid internship, helping her acquire solid job skills and enhance her social integration. Ultimately, Wanwan successfully passed the interview at McDonald's and was hired, realizing her personal value through practical social experience.

Mental Health Care for Adolescents

Committed to the high importance of adolescent mental health, Jiayin Group has actively collaborated with various sectors of society, established a charitable special fund, and launched the "Smile from the Heart" program. Our goal is to address mental health challenges faced by adolescents through practical interventions, fostering a healthy and positive environment for their growth.

"Smile from the Heart" is a youth mental health program launched with support from the Jiajing Charitable Special Fund. During the Reporting Period, the project covered 15 districts and counties across 9 provinces and municipalities, conducting a total of 56 mental health empowerment activities for teachers and students, reaching over 1,300 schools and directly training more than 10,000 educators. Since its launch in 2021, the project has benefited over 1.3 million students and provided free psychological counseling assistance to more than 100 children from disadvantaged families.

CASE **Public Welfare Cooperation in Bijie City, Guizhou Province Successfully Concludes**

In 2025, Jiayin Group launched the "Smile from the Heart" program in Weining Yi, Hui, and Miao Autonomous County and Hezhang County of Bijie City. This program achieved full coverage across all 7 counties and 1 district of Bijie, helping to establish a sustainable mental health education system in the region.

Photos of the event

CASE **"Smile from the Heart" Series of Activities**

In September 2025, we collaborated with the Aoruhui Charity Organization and Beijing Sport University to launch the "Smile from the Heart" mental health care program in Chengdu. The event featured a student psychological wellness carnival, inspirational sessions led by sports champions, and professional training for psychological teachers, empowering over 350 students and faculty at Zhengxing Middle School and more than 80 psychological teachers district-wide.

Photos of the event

Volunteer Services

Jiayin Group encourages employees to go beyond the office and into the community, serving on the front lines of public welfare as volunteers—taking real steps to fulfill their responsibilities and spreading kindness through action. Meanwhile, the Company has built a sound volunteer service system and continuously improved its operating mechanisms, ensuring that volunteer activities are carried out in a structured and sustained manner.

CASE **Jiayin Volunteers Visit Dongming Road Subdistrict to Conduct mugwort hammer-making Activities**

In August 2025, 13 Jiayin Group volunteers participated in an mugwort hammer-making event hosted by the Party Service Center of Dongming Road Subdistrict in Pudong New Area, themed "Hand in Hand with Love, Walking Together". They joined hands with visually impaired community members to create traditional mugwort hammers, conveying Jiayin's warmth through their fingertips.

Photo of the event

CASE **Jiayin Group Organized the Voluntary Blood Donation**

In June 2025, on the occasion of the 22nd World Blood Donor Day, 33 volunteers from Jiayin Group participated in blood donation, collectively contributing 7,400 milliliters of blood, delivering hope and warmth to those in need through their concrete actions.

Photo of the event

Volunteers	Volunteer service hours	Annual volunteer service activities
120 persons	1,066 hours	9 times
Participants in volunteer activities	**Blood donors**	**Blood donation volume**
82 people	33 donors	7,400mL

Publicity of Financial Knowledge

The Company integrates consumer protection education into financial services, continuously enhancing public financial literacy and risk prevention capabilities, leveraging professional expertise to strengthen the social financial security barrier. By utilizing digital platforms and media networks, the Company publishes specialized content that combines online knowledge dissemination with service risk alerts, and collaborates with multiple partners to widely promote financial awareness.

The Company adheres to the principle that "Prevention is Better Than Cure", and conducts targeted awareness campaigns on common fraud tactics and personal information protection. By integrating risk identification, proactive alerts, and education, the Company promptly intervenes through service hotlines when borrowers are at risk of fraud, while continuously releasing anti-fraud educational content based on real cases to enhance borrowers' ability to recognize risks and protect themselves.

Annual cumulative coverage of new media promotions	Special sessions on publicity of financial knowledge
10 million person-times	50 sessions

Appendix 1: ESG Data Performance Table

Economic Performance	Unit	2024	2025
Operating revenue	RMB 100 million	58.01	62.22
Net profit	RMB 100 million	10.56	15.36
R&D investment	RMB 100 million	3.72	4.27
Total loan facilitation volume	RMB 100 million	1,008	1,290

Environmental Performance	Unit	2024	2025
Water management			
Water consumption	Tons	1,669.74	1,695.91
Intensity of water consumption	Tons/RMB billion of revenue	0.29	0.27
Waste Management			
Total paper consumption	Tons	5.54	4.89
Intensity of paper consumption	Ton/RMB billion of revenue	0.10	0.08
Energy Management			
Gasoline	Liters	6,834.73	6,796.19
Purchased electricity	MWh	454.85	484.18
Energy consumption intensity	tce/RMB million of revenue	0.09	0.09
GHG Emissions			
Scope 1 GHG emissions	tCO_2e	15.08	14.99
Scope 2 GHG emissions	tCO_2e	266.36	295.16
Scope 3 GHG emissions	tCO_2e	194.49	510.34
Total GHG emissions (Scope 1 + Scope 2)	tCO_2e	281.44	310.15
Intensity of GHG emissions (Scope 1 + Scope 2)	tCO_2e/RMB million of revenue	0.05	0.05

Social Performance	Unit	2024	2025
Customer Service			
Annual online inquiries	Times	2,365,503	8,794,485
Annual telephone inquiries	Times	2,267,965	7,498,352
Number of annual quality inspections	/	249,271	260,162
Number of customer follow-ups	/	41,574	89,968
Customer satisfaction rate	%	99.1	98.0
Number of total customer service training sessions	/	390	604
Employment			
Total employees	Persons	1,048	1,155
By employment type			
Contract employees	Persons	1,028	1,132
Other employees	Persons	20	23
By job level			
Senior Management	Persons	154	185
- Male	Persons	100	119
- Female	Persons	54	66
Middle Management	Persons	429	508
- Male	Persons	270	304
- Female	Persons	159	204
General employee	Persons	445	439
- Male	Persons	195	189
- Female	Persons	250	250
By gender			
Male	Persons	565	612
Female	Persons	463	520
By age group			
30 and below	Persons	277	318
31-40	Persons	661	716
41-50	Persons	85	93
Over 50	Persons	5	5
By education levels			
Doctor	Persons	2	5
Master	Persons	328	392
Bachelor	Persons	638	683
Associate degree	Persons	58	49
Below associate degree	Persons	2	3
Employee turnover			
Total turnover	Persons	135	177
Total turnover Rate	%	14.2	16.4
By gender			
Male	%	13.90	16.99
Female	%	14.60	15.67
By age group			
30 and below	%	17.00	21.51
31-40	%	13.60	14.96
41-50	%	11.80	11.30
Over 50	%	0.00	0.00
By job level			
Senior Management	%	11.40	11.21
Middle Management	%	12.50	16.44
General employees	%	17.00	18.33
Employee Remuneration			
Gender pay ratio - Senior management	%	160	145
Gender pay ratio - Middle management	%	93	99
Gender pay ratio - General employees	%	114	116
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

Social Performance	Unit	2024	2025
Employee Training			
Total number of trained employees	Persons	435	293
Training coverage rate	%	42.32	25.37
Total investment in training costs	RMB	2,808,964	476,168
Training cost per employee	RMB	6,457	1,594
By gender			
Training coverage rate for male employees	%	40.71	25.16
Training coverage rate for female employees	%	44.28	26.73
By job level			
Training coverage for general employees	%	38.2	27.11
Training coverage rate for middle management	%	49.42	21.46
Training coverage rate for senior management	%	34.42	35.14
Training hours			
Total training hours	Hours	11,156	3,184
Average training hours per person	Hours	25.6	10.9
By gender			
Total training hours for male employees	Hours	5,569	1,686
Total training hours for female employees	Hours	5,587	1,498
Average training hours per male employees	Hours	24.2	10.9
Average training hours per female employees	Hours	27.3	10.8
By job level classification			
Total training hours for general employees	Hours	5,868	1,366
Total training hours for middle management	Hours	3,636	980
Total training hours for senior management	Hours	1,652	838
Average training hours for general employees	Hours	34.5	11.5
Average training hours per middle management	Hours	17.2	9.0
Average training hours per senior management	Hours	31.2	12.9
Occupational Health and Safety			
Number of participants in occupational health and safety training	Persons	120	400
Number of work-related injuries and fatalities (employees)	Persons	0	0
Number of work-related injuries and fatalities (contract worker)	Persons	0	0
Number of work-related injuries and fatalities (contractors)	Persons	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	Persons	0	0
Products and Services			
Total cumulative borrowers	10,000 persons	1,730	2,030
Total number of users assisted in serious financial hardship	/	25,344	342,930
Total number of served users affected by natural disasters	/	1,420	6,566
Complaint handling rate	%	100	100
Complaint resolution rate	%	95.59	95.70

Social Performance	Unit	2024	2025
Supplier Management			
Total number of suppliers	Home	326	332
Proportion of procurement expenditure from local suppliers	%	55	31
Supplier Social Responsibility Assessment Ratio	%	100	100
Signing rate of *Integrity Agreement* by suppliers	%	100	100
Signing rate of *Integrity Commitment* by procurement personnel	%	100	100
Information Security			
Number of information security audits	/	4	6
Number of external information security audits	/	3	4
Number of internal information security audits	/	1	2
Number of cybersecurity attack-defense drills	/	1	4
Number of information security training sessions	/	4	4
Number of information security training participants	/	1,550	1,350
Number of user information leakage incidents	/	0	0
Public welfare and charity			
Cash donation	RMB 10,000	212	100
Volunteers	Persons	115	120
Annual volunteer service activities	Times	10	9
Participants in volunteer activities	Participants	140	82
Volunteer service hours	Hours	1,300	1,066
Number of public welfare and charity activities	/	65	65
Special sessions on publicity of financial knowledge	Sessions	32	50
Annual cumulative coverage of new media promotions	10,000 persons	1,200	1,000

Governance Performance	Unit	2024	2025
Board of Directors Governance			
Number of meetings of the Board	/	9	8
Number of female directors	/	1	1
Proportion of female directors	%	20	20
Business Ethics			
Number of compliance training sessions	/	4	5
Number of compliance training participants	/	300	430
Number of corruption cases	/	0	0
Total intellectual property rights	/	344	346

Appendix 2: GRI Content Index of the *Sustainability Reporting Standards*

GRI Standards	Disclosure Item	Location
General Disclosure		
GRI 2: General Disclosure 2021		
2-1	Organizational Details	About Jiayin Group
2-2	Entities included in the organization's Sustainability Reporting	About This Report
2-3	Reporting Period, Reporting Frequency, and Contact Person	About This Report
2-4	Restatement of Information	/
2-5	External assurance	/
2-6	Activities, value chain and other business relationships	About Jiayin Group
2-7	Employees	Employee Rights
2-8	Workers who are not employees	/
2-9	Governance Structure and Composition	ESG governance structure
2-10	Nomination and selection of the highest governance body	/
2-11	Chair of the highest governance body	/
2-12	Role of the highest governance body in overseeing the management of impacts	/
2-13	Delegating of responsibility for managing impact	/
2-14	Role of the highest governing body in sustainability reporting	ESG Management
2-15	Conflict of interests	Please refer to the Company's annual report
2-16	Communication of critical concerns	ESG Management
2-17	Collective knowledge of the highest governance body	Please refer to the Company's annual report
2-18	Evaluation of the performance of the highest governance structure	Please refer to the Company's annual report
2-19	Remuneration policies	Please refer to the Company's annual report
2-20	Procedures to determine remuneration	Please refer to the Company's annual report
2-21	Annual total compensation ratio	Appendix 1: ESG Data Performance Table
2-22	Statement on sustainable development strategy	ESG Management
2-23	Policy commitments	ESG Management
2-24	Embedding policy commitments	/
2-25	Processes to remediate negative impacts	/
2-26	Mechanisms for seeking advice and raising concerns	/
2-27	Compliance with laws and regulations	Compliant Operations
2-28	Membership association	About Jiayin Group
2-29	Approach to stakeholder engagement	ESG Management
2-30	Collective bargaining agreement	/

GRI Standards	Disclosure Item	Location
Materiality topics		
GRI 3: Materiality Topics 2021		
3-1	Process to determine material topics	ESG Management
3-2	List of materiality topics	ESG Management
GRI 101: Biodiversity 2024		
3-3	Policies to halt and reverse biodiversity loss	/
101-1	Management of biodiversity impact	/
101-2	Access and benefit-sharing	/
101-3	Identification of biodiversity impacts	/
101-4	Locations with biodiversity impacts	/
101-5	Direct drivers of biodiversity loss	/
101-6	Changes to the state of biodiversity	/
101-7	Ecosystem services	/
101-8	Policies to halt and reverse biodiversity loss	/
GRI 201: Economic Performance 2016		
201-1	Direct economic value generated and distributed	About Jiayin Group
201-2	Financial impacts of climate change, as well as other risks and opportunities	Addressing Climate Change
201-3	Defined benefit plan obligations and other retirement plans	Remuneration and Benefits
201-4	Financial assistance received from government	/
GRI 202: GRI 202: Market Presence 2016		
202-1	Ratios of standard entry level wage by gender compared to the local minimum wage	/
202-2	Proportion of senior management hired from the local community	/
GRI 203: Indirect Economic Impacts 2016		
203-1	Infrastructure investment and supporting services	/
203-2	Significant indirect economic impacts	/
GRI 204: Procurement Practices 2016		
3-3	Management of materiality topics	ESG Management
204-1	Proportion of expenditures on purchases from local suppliers	Responsible Supply Chain
GRI 205: Anti-Corruption 2016		
205-1	Operational sites that have undergone corruption risk assessment	/
205-2	Communication and training on anti-corruption policies and procedures	Business Ethics
205-3	Confirmed corruption cases and actions taken	Business Ethics
GRI 206: Unfair Competition Practices 2016		
3-3	Management of material issues	/
206-1	Legal actions regarding unfair competition, antitrust, and anti-monopoly practices	/

GRI Standards	Disclosure Item	Location
GRI 207: Tax 2019		
207-1	Tax Policy	/
207-2	Tax Governance, Control, and Risk Management	/
207-3	Stakeholder engagement and management related to tax concerns	/
207-4	Country Report	/
GRI 301: Materials 2016		
3-3	Management of materiality topics	/
301-1	Weight or volume of the materials used	/
301-2	Recycled feed used	/
301-3	Recycled products and their packaging materials	/
GRI 302: Energy 2016		
3-3	Management of materiality topics	ESG Management
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	Reduce energy consumption	Addressing Climate Change
302-5	Reduce the energy demand of products and services	Addressing Climate Change
GRI 303: Water and Wastewater 2018		
3-3	Management of materiality topics	ESG Management
303-1	The mutual influence between organizations and water as a shared resource	/
303-2	Management and drainage-related impacts	/
303-3	Water withdrawal	Greening Our Office
303-4	Drainage	Greening Our Office
303-5	Water consumption	Greening Our Office
GRI 305: Emissions 2016		
3-3	Management of materiality topics	ESG Management
305-1	Direct (Scope 1) greenhouse gas emissions	Addressing Climate Change
305-2	Indirect (Scope 2) greenhouse gas emissions from energy	Addressing Climate Change
305-3	Other indirect (Scope 3) greenhouse gas emissions	Addressing Climate Change
305-4	Greenhouse gas emission intensity	Addressing Climate Change
305-5	Greenhouse gas emission reductions	Addressing Climate Change
305-6	Emissions of ozone-depleting substances (ODS)	Addressing Climate Change
305-7	Nitrogen oxides (NO_x), sulfur oxides (SO_x), and other major gas emissions	Addressing Climate Change

GRI Standards	Disclosure Item	Location
GRI 306: Waste 2020		
3-3	Management of materiality topics	ESG Management
306-1	Waste generation and significant impacts related to waste	Greening Our Office
306-2	Management of Significant Impacts Related to Waste	Greening Our Office
306-3	Waste generated	Greening Our Office
306-4	Waste diverted from disposal	/
306-5	Waste entering for disposal	/
GRI 308: Supplier Environmental Assessment 2016		
3-3	Management of materiality topics	ESG Management
308-1	New suppliers selected using environmental assessment criteria	Responsible Supply Chain
308-2	Negative environmental impacts of the supply chain and actions taken	Responsible Supply Chain
GRI 401: Employment 2016		
3-3	Management of materiality topics	ESG Management
401-1	New employee hiring rate and employee turnover rate	Appendix 1: ESG Data Performance Table
401-2	Benefits provided to full-time employees (excluding temporary or part-time employees)	Remuneration and Benefits
401-3	Parental leave	Remuneration and Benefits Appendix 1: ESG Data Performance Table
GRI 402: Labor Relations 2016		
3-3	Management of materiality topics	/
402-1	Minimum notice periods regarding operational changes	/
GRI 403: Occupational Health and Safety 2018		
3-3	Management of materiality topics	ESG Management
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
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 Standards	Disclosure Item	Location
GRI 404: Training and Education 2016		
3-3	Management of materiality topics	ESG Management
404-1	Average hours of training per year per employee	Appendix 1: ESG Data Performance Table
404-2	Programs for upgrading employee skills and transition assistance programs	Employee Training
404-3	Percentage of employees receiving regular performance and career development reviews	Compensation and Benefits Appendix 1: ESG Data Performance Table
GRI 405: Diversity and Equal Opportunity 2016		
3-3	Management of materiality topics	ESG Management
405-1	Diversity of governance bodies and employees	Board of Directors Diversity Employee Hiring
405-2	Ratio of basic salary and remuneration of women to men	Appendix 1: ESG Data Performance Table
GRI 406: Discrimination 2016		
3-3	Management of materiality topics	ESG Management
406-1	Incidents of discrimination and corrective actions taken	Employee Hiring
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
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 410: Security Practices 2016		
410-1	Security personnel trained in human rights policies or procedures	/
GRI 411: Indigenous Peoples' Rights 2016		
411-1	Incidents of violations involving rights of indigenous peoples	/

GRI Standards	Disclosure Item	Location
GRI 413: Local Communities 2016		
3-3	Management of materiality topics	ESG Management
413-1	Operations with local community engagement, impact assessments, and development programs	Public welfare activities
413-2	Operations with significant actual and potential negative impacts on local therefore is not disclosed in the ESG report. communities	/
GRI 414: Supplier Social Assessment 2016		
3-3	Management of materiality topics	ESG Management
414-1	New suppliers that were screened using social criteria	Responsible Supply Chain
414-2	Negative social impacts of the supply chain and actions taken	Responsible Supply Chain
GRI 415: Public Policy 2016		
415-1	Political contributions	/
GRI 416: Customer Health and Safety 2016		
3-3	Management of materiality topics	ESG Management
416-1	Assessment of the health and safety impacts of product and service categories	Scientific and technological innovation
416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Scientific and technological innovation
GRI 417: Marketing and Labeling 2016		
3-3	Management of materiality topics	ESG Management
417-1	Requirements for product and service information and labeling	Responsible Marketing
417-2	Incidents of non-compliance concerning product and service information and labeling	Responsible Marketing
417-3	Incidents of non-compliance concerning marketing communications	Responsible Marketing
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Privacy Protection

Appendix 3: Index of United Nations Sustainable Development Goals (SDGs) Content

Sustainable Development Goals (SDGs)	Disclosure Topic	Chapter Title
SDG1. No Poverty	End poverty in all its forms everywhere	Empowering Talent and Uniting Strength–Energizing Organizational Development Creating Shared Value–Putting Corporate Social Responsibility into Practice
SDG2. Zero Hunger	End hunger, achieve food security and improved nutrition and promote sustainable agriculture	Creating Shared Value–Putting Corporate Social Responsibility into Practice
SDG3. Good Health and Well-Being	Ensure healthy lives and promote well-being for all at all ages	Empowering Talent and Uniting Strength–Energizing Organizational Development Creating Shared Value–Putting Corporate Social Responsibility into Practice
SDG4. Quality Education	Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all	Empowering Talent and Uniting Strength–Energizing Organizational Development Creating Shared Value–Putting Corporate Social Responsibility into Practice
SDG5. Gender Equality	Achieve gender equality and empower all women and girls	Establishing Standards for a Solid Foundation–Laying the Groundwork for Long-Term Development Empowering Talent and Uniting Strength–Energizing Organizational Development
SDG6. Clean Water and Sanitation	Ensure availability and sustainable management of water and sanitation for all	Creating Shared Value–Putting Corporate Social Responsibility into Practice
SDG7. Affordable and Clean Energy	Ensure access to affordable, reliable, sustainable and modern energy for all	Creating Shared Value–Putting Corporate Social Responsibility into Practice
SDG8. Decent Work and Economic Growth	Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all	Empowering Talent and Uniting Strength–Energizing Organizational Development
SDG9. Industry, Innovation and Infrastructure	Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation	Strengthening Safeguards through Intelligent Protection–Building a Responsible Financial Services Framework
SDG10. Reduced Inequalities	Reduce inequality within and among countries	Strengthening Safeguards through Intelligent Protection–Building a Responsible Financial Services Framework Creating Shared Value–Putting Corporate Social Responsibility into Practice
SDG11. Sustainable Cities and Communities	Make cities and human settlements inclusive, safe, resilient and sustainable	Creating Shared Value–Putting Corporate Social Responsibility into Practice
SDG12. Responsible Consumption and Production	Ensure sustainable consumption and production patterns	Strengthening Safeguards through Intelligent Protection–Building a Responsible Financial Services Framework
SDG13. Climate Action	Take urgent action to combat climate change and its impacts	Creating Shared Value–Putting Corporate Social Responsibility into Practice
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	Establishing Standards for a Solid Foundation–Laying the Groundwork for Long-Term Development
SDG17. Partnerships for the Goals	Strengthen the means of implementation and revitalize the global partnership for sustainable development	Creating Shared Value–Putting Corporate Social Responsibility into Practice

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