



NASDAQ:
JFIN

JIAYIN TECHNOLOGY

Investor Presentation

April 2025

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JIAYIN TECHNOLOGY

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

Mission

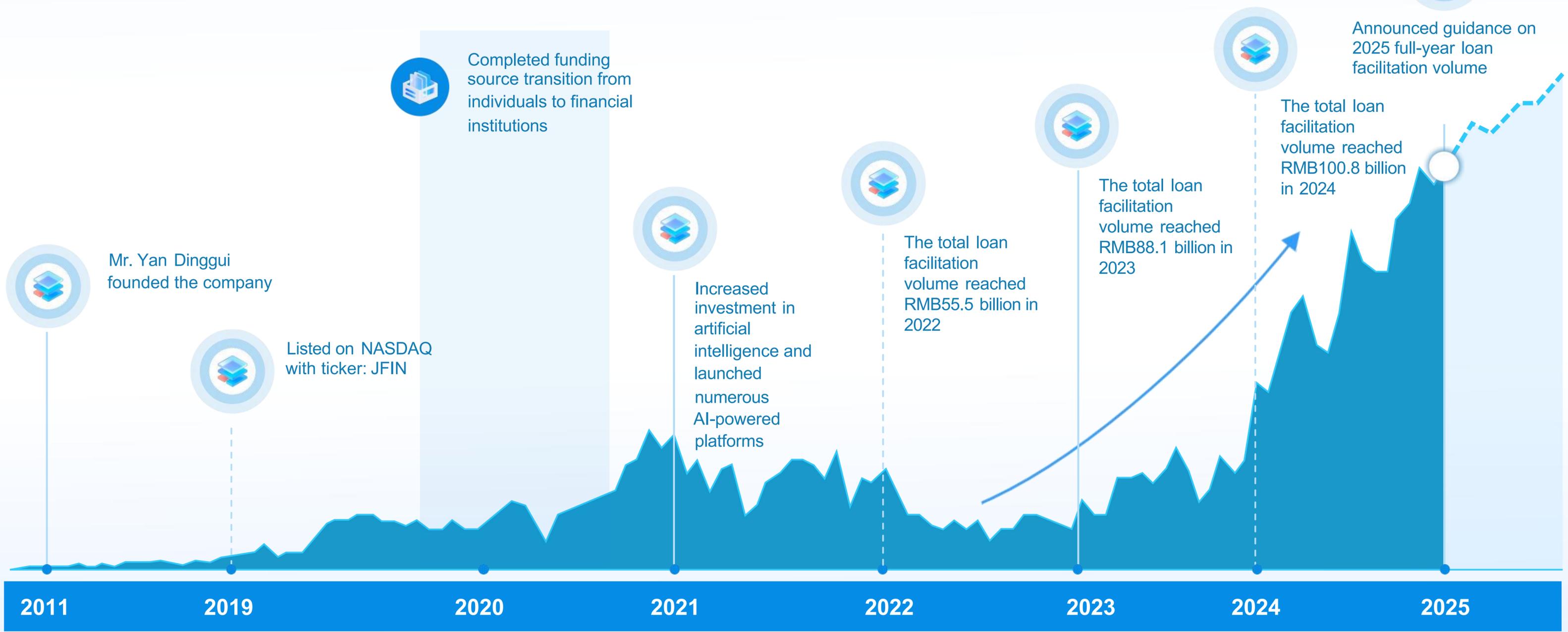
To Realize Dreams by Creating Value through Technology and Passion

Vision

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

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

137-142 Billion RMB



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

Challenges faced by borrowers and financial institutions



Borrowers

Seeking access to credit

- Underserved by traditional financial institutions
- Immediate need to bridge cash flow gap
- Prefer online solutions that prioritize speed, convenience and privacy



Financial Institutions

Seeking to diversify portfolio

- Limited reach across online channels and geographical regions
- Seeking trustworthy partners with expertise in technology, data, and security
- Competing against larger competitors with scale and efficiency advantages

Technology driven model enhances customer experience and efficiency at scale

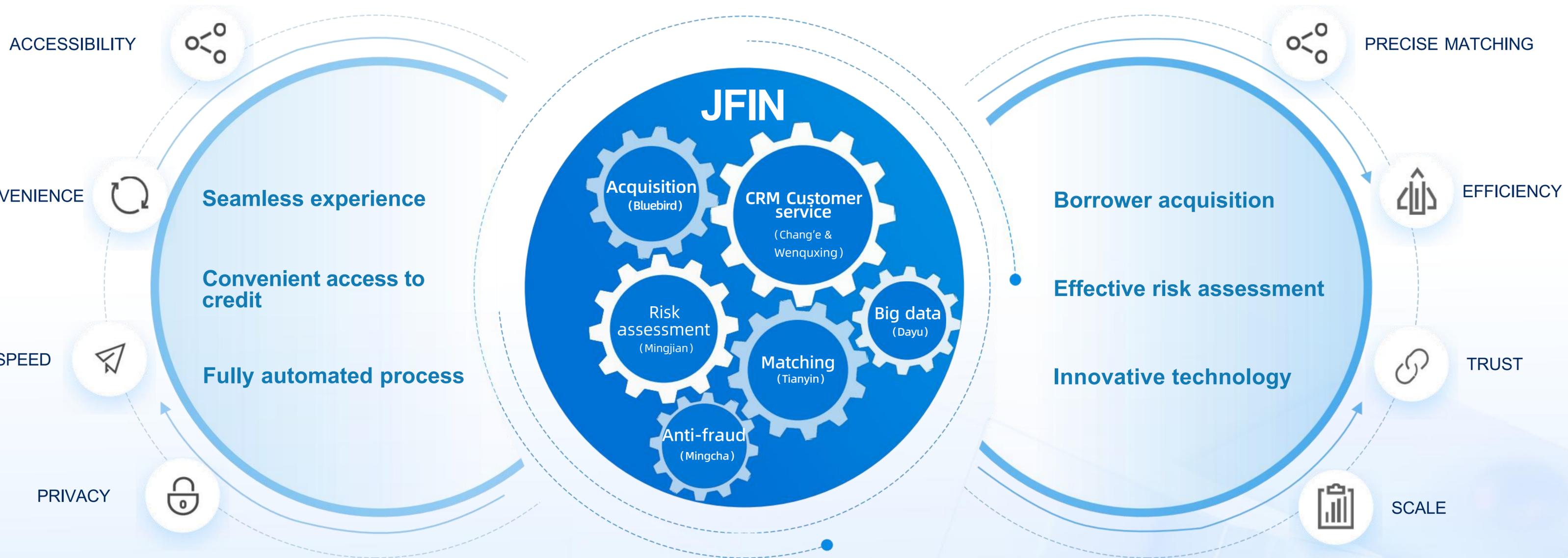
Borrowers

Individuals, SMEs



Financial Institutions

Banks, Microcredit Companies, Trusts, Consumer Finance Companies



Achievements in 2024

2023 FULL YEAR

88.1 Billion FACILITATION VOLUME (RMB)
+ 58.7% YOY

5.47 Billion NET REVENUE (RMB)
+ 67.1% YOY

1.33 Billion INCOME FROM OPERATION (RMB)
+ 12.7% YOY

2024 FULL YEAR

100.8 Billion FACILITATION VOLUME (RMB)
+ 14.4% YOY

5.80 Billion NET REVENUE (RMB)
+ 6.1% YOY

1.25 Billion INCOME FROM OPERATION (RMB)
- 6.3% YOY

 **17.0 Million**

Cumulative borrowers by the end of 2024
with 2.77M new borrowers in 2024

 **73**

Cumulative Funding Partners in 2024

Visionary and committed management team



DINGGUI YAN

Founder, Director and Chief Executive Officer



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

CEIBS EMBA



YIFANG XU

Director and Chief Risk Officer



Northwestern University
Kellogg School of Management MBA



LIBIN WANG

Director and Vice President of Finance



Fudan University
Master's Degree in Accounting



CHUNLIN FAN

Chief Financial Officer



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



YI FENG

Chief Technology Officer



University of Pennsylvania
Master's Degree of Computer Science

使命

愿景

价值观

Service and Technology

用科技和热爱汇聚点滴价值，
给梦想可能。

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

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

创造价值

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

成就伙伴

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

开放包容

我们始终积极的心态，拥抱变化，
在变化中学习，不断成长。

变中求进

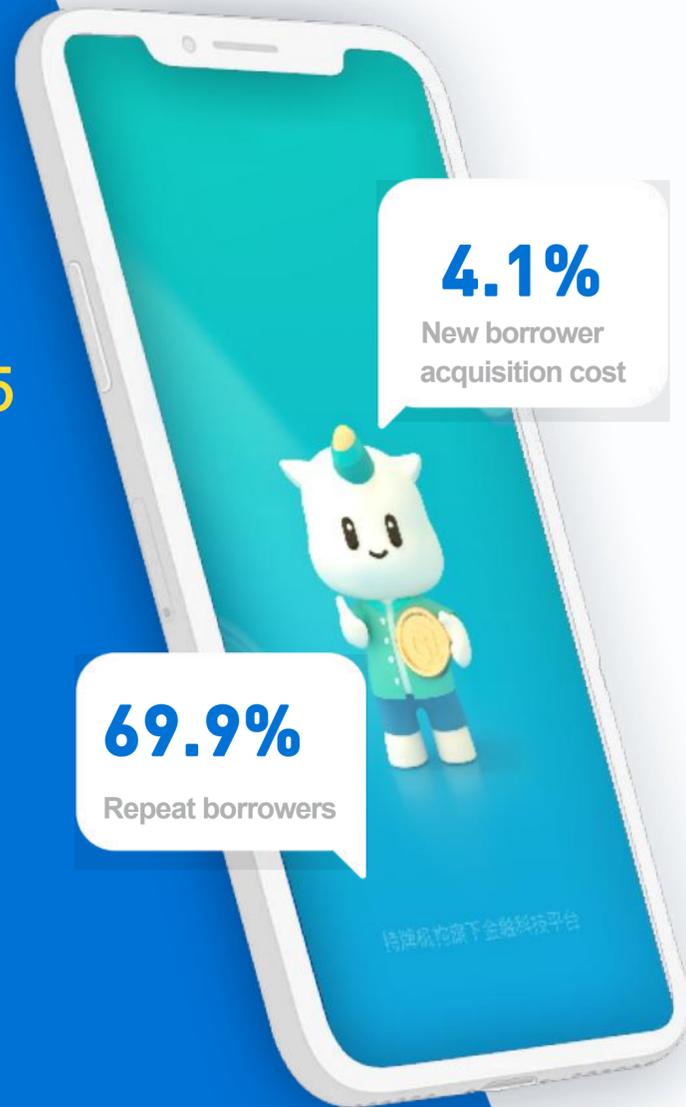
我们不设边界，敢作为，
面对挑战和困难时，有舍我其谁的担当

我就是嘉银

Diversified channels for borrower acquisition

Borrower Profile

-  Average amount per borrowing **RMB 7,807**
-  Above 40% of borrowers between **age 23 to 35**
-  Average tenor close to **12 months**
-  **100%** AI automated approval and processing
-  Loan facilitation volume for Small Business Owners accounted for **18%**



Online Marketing Channels

Online Advertising



Application Stores



Consumption Marketplace



Empowering institutional funding partners with innovative technology



Borrower Acquisition

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



Risk Assessment

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



Digital Advantage

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



Technology Empowerment

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

Tian Yin

Asset Management Platform

Ming Jian

AI Risk Control System

Xing Kong

Knowledge Graph Platform

Ming Cha

Anti-fraud System

Er Lang Shen

Unified Warning Platform



Compliance Operation

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

Institutional funding partners



Banks



Trusts

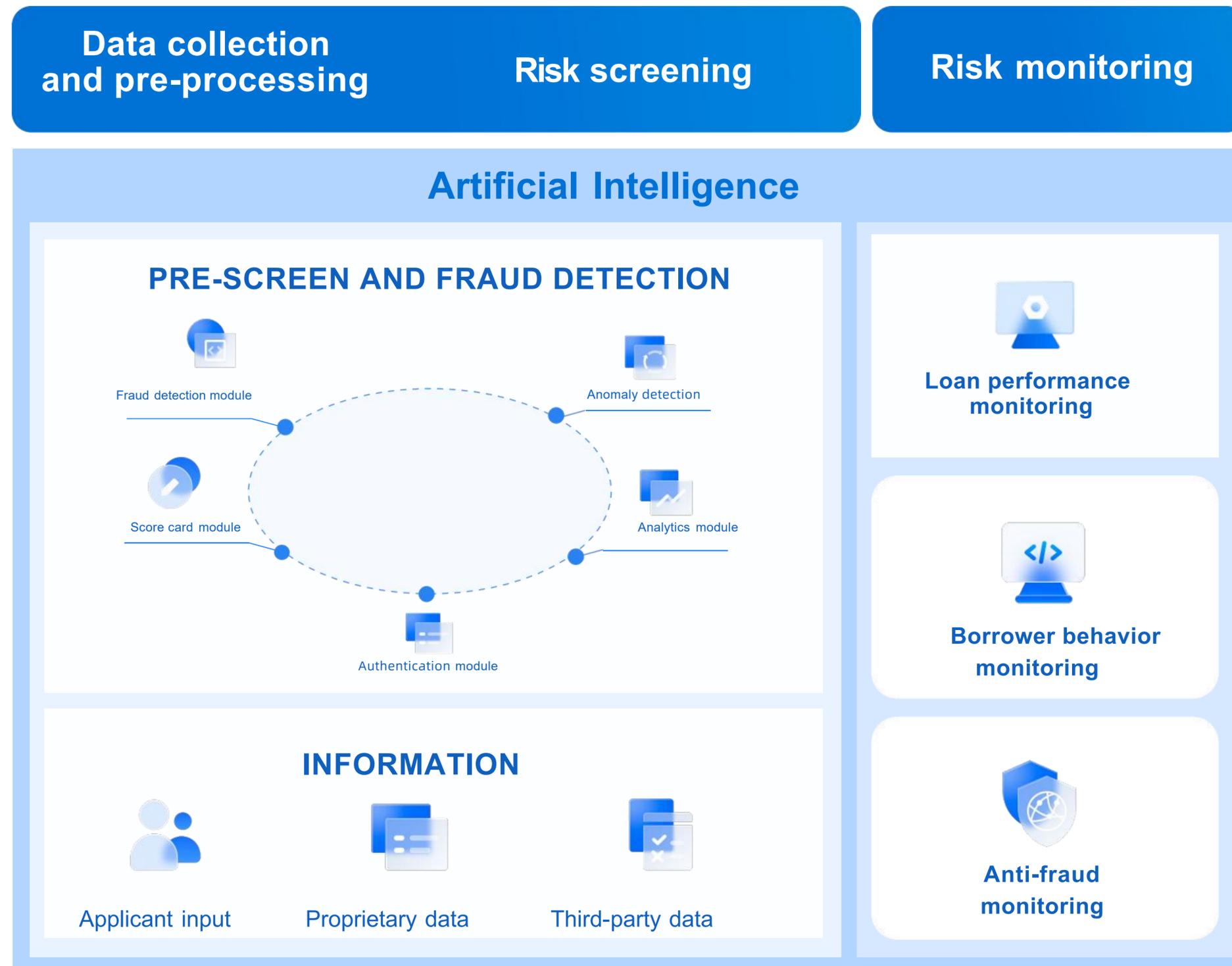


Microcredit Companies



Consumer Finance Companies

Proprietary risk management system through entire life cycle



Proprietary credit assessment model

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

External cooperation enabling technology empowerment

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

Sophisticated AI-powered tools underpin platform performance



- 
Enhance
 Risk management
- 
Bolster
 Core competitiveness
- 
Optimize
 Online marketing
- 
Improve
 Operation efficiency
- 
Empower
 Institutional partners
- 
Expand
 Business scale

使命

愿景

价值观

Operational and Financial Data

用科技和热爱汇聚点滴价值，
给梦想可能。

立足科技创新，
赋能企业智慧运营，
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成为值得信赖的事业伙伴。

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开放包容

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变中求进

我们始终积极的心态，拥抱变化，
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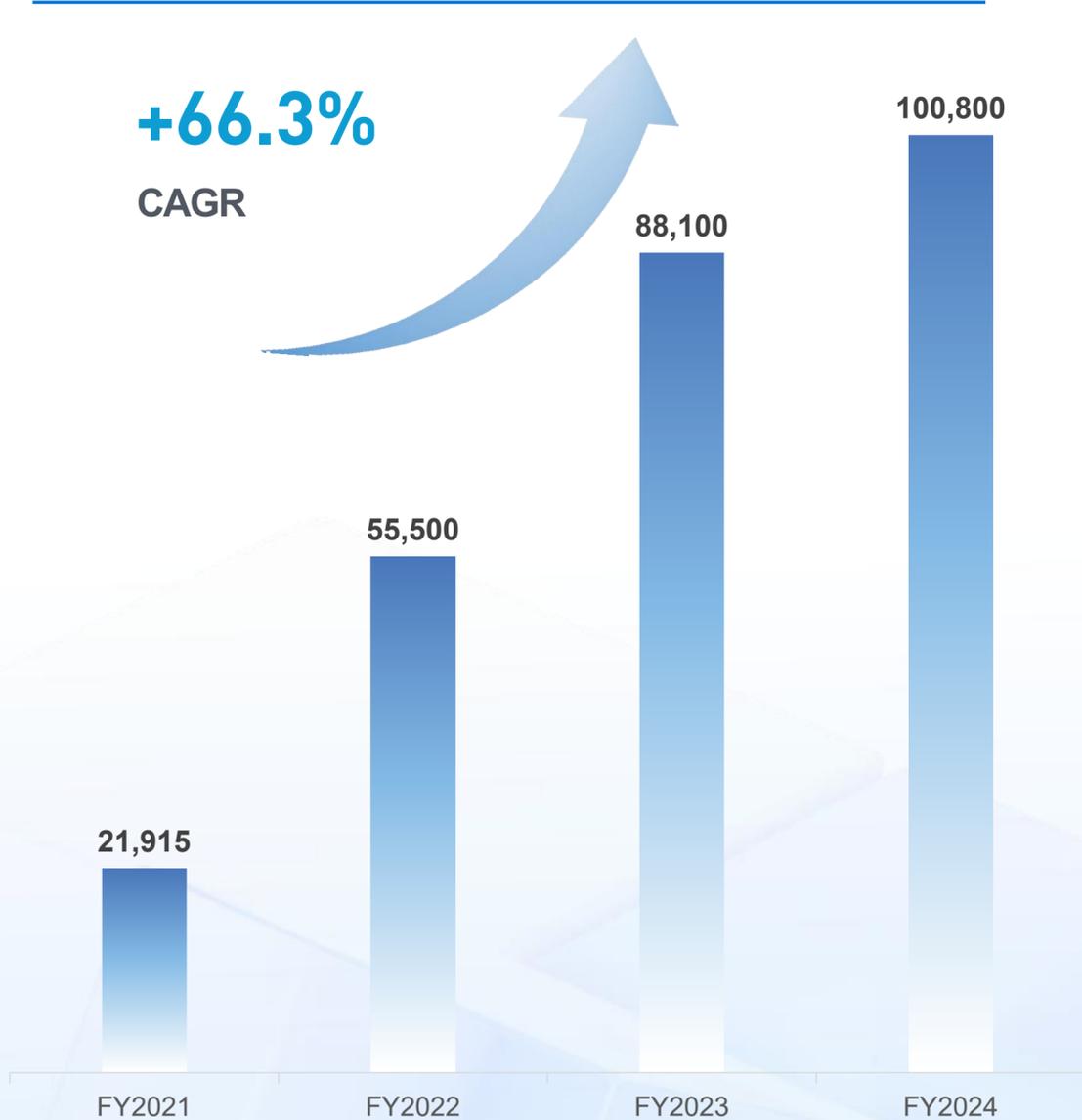
我们不设边界，敢作为，
面对挑战和困难时，有舍我其谁的担当

Scale of business continues to reach new highs

Loan Facilitation Volume (Quarterly)
(RMB in millions)

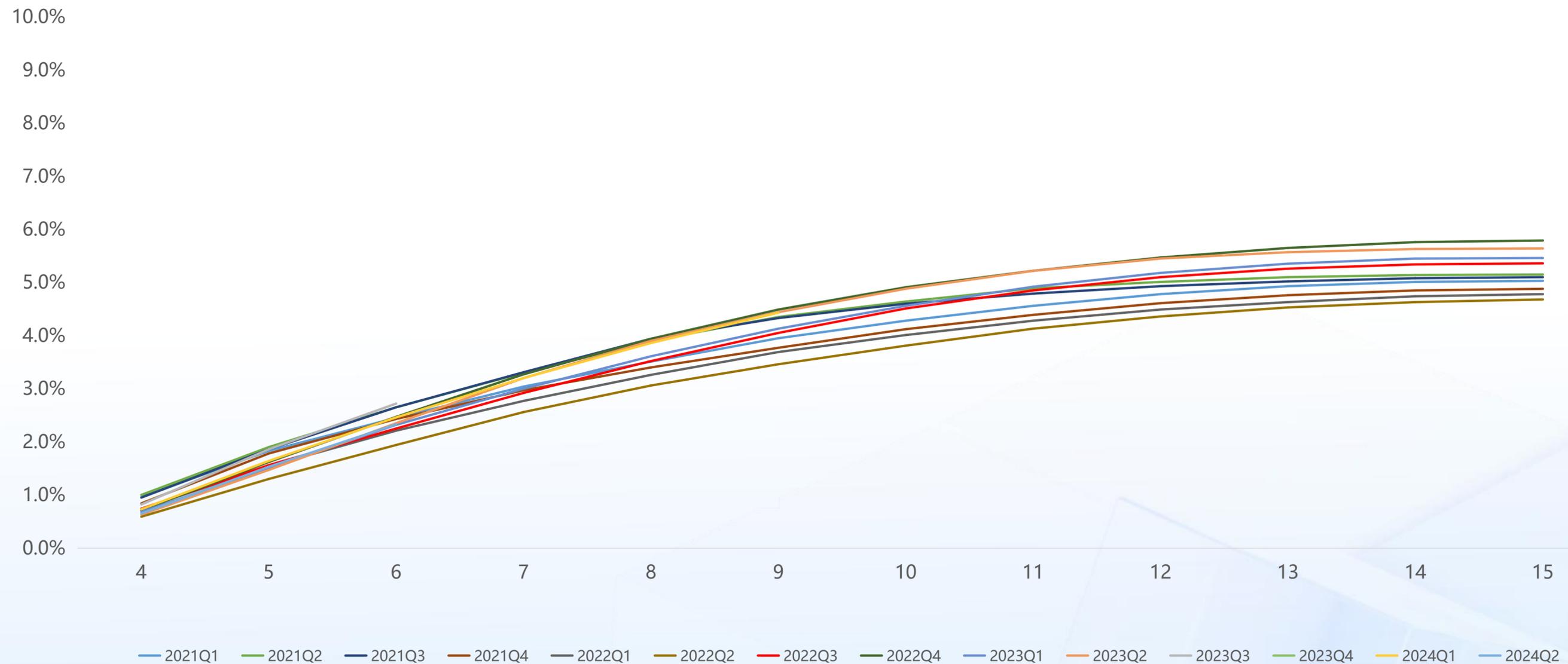


Loan Facilitation Volume (Annual)
(RMB in millions)



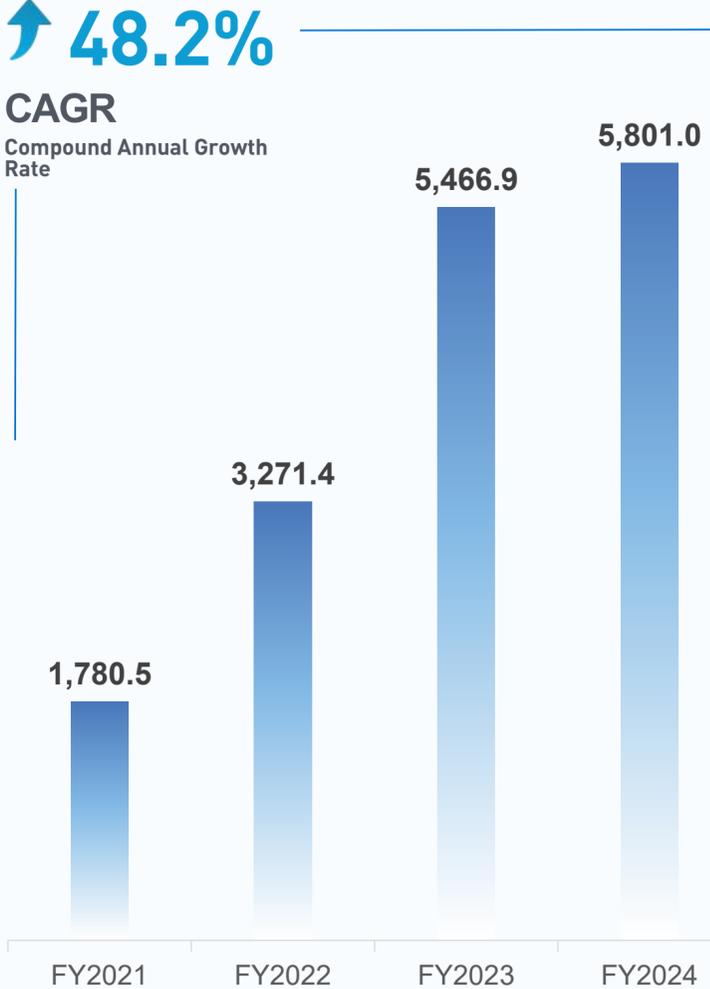
Steady improvement in credit performance supporting robust growth

M3+ Delinquency Rate by Vintage

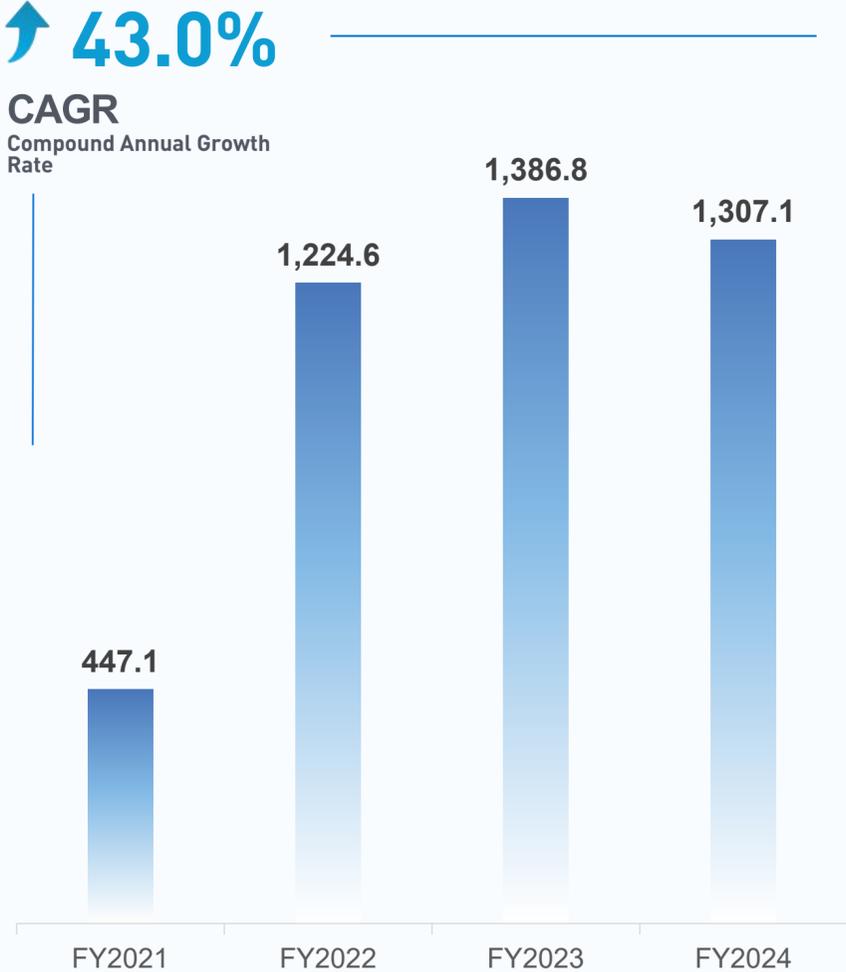


Quality growth and profitability

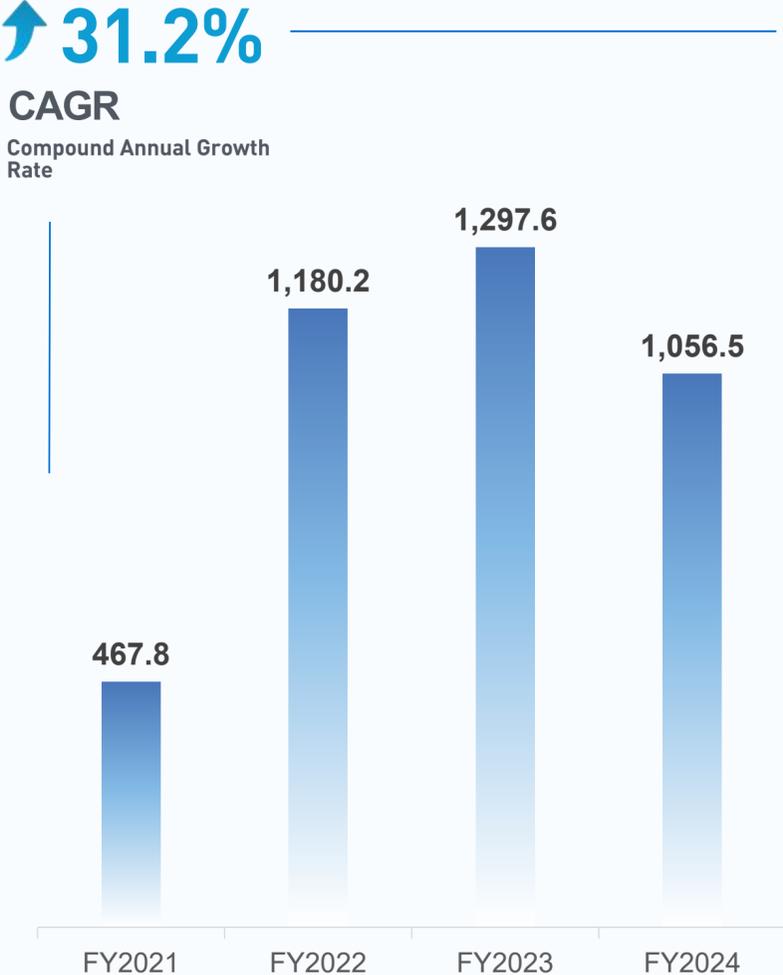
Net Revenue
(RMB in millions)



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



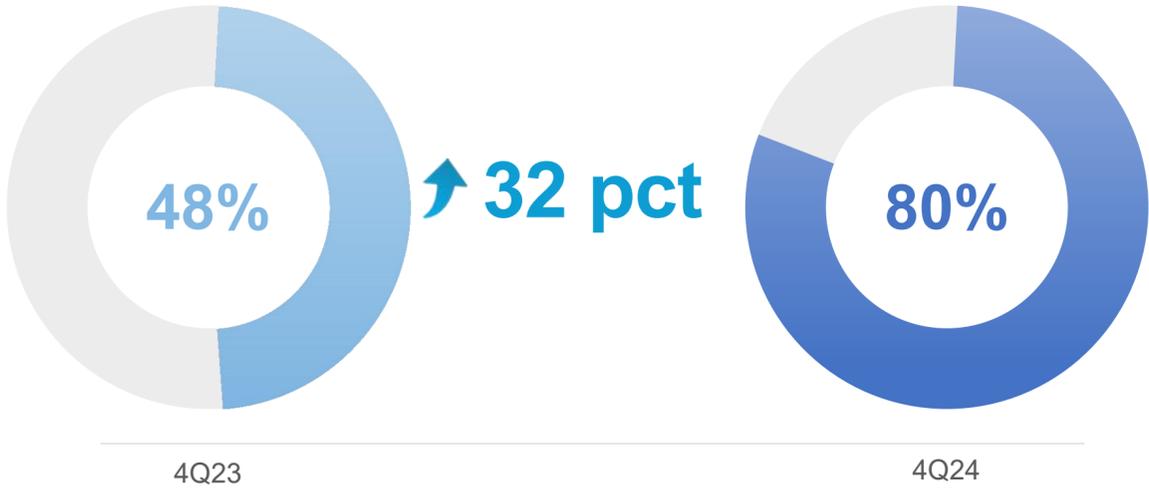
Net Income
(RMB in millions)



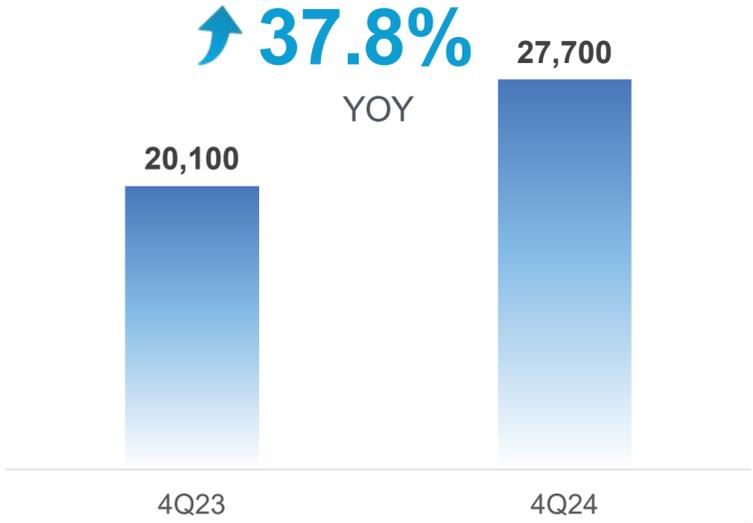
Note: (1) Non-GAAP income from operation represents income from operation excluding share-based compensation expenses

Focusing on loan facilitation businesses

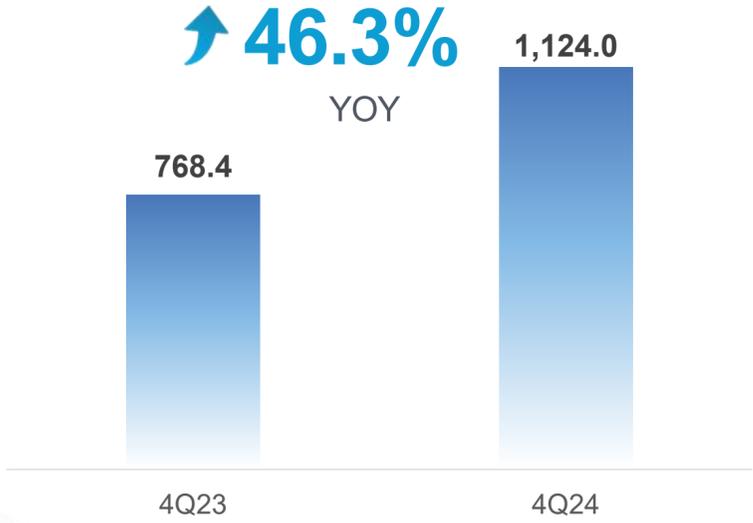
Percentage of revenue from loan facilitation services
(as a percentage of net revenue)



Loan facilitation volume
(RMB in millions)

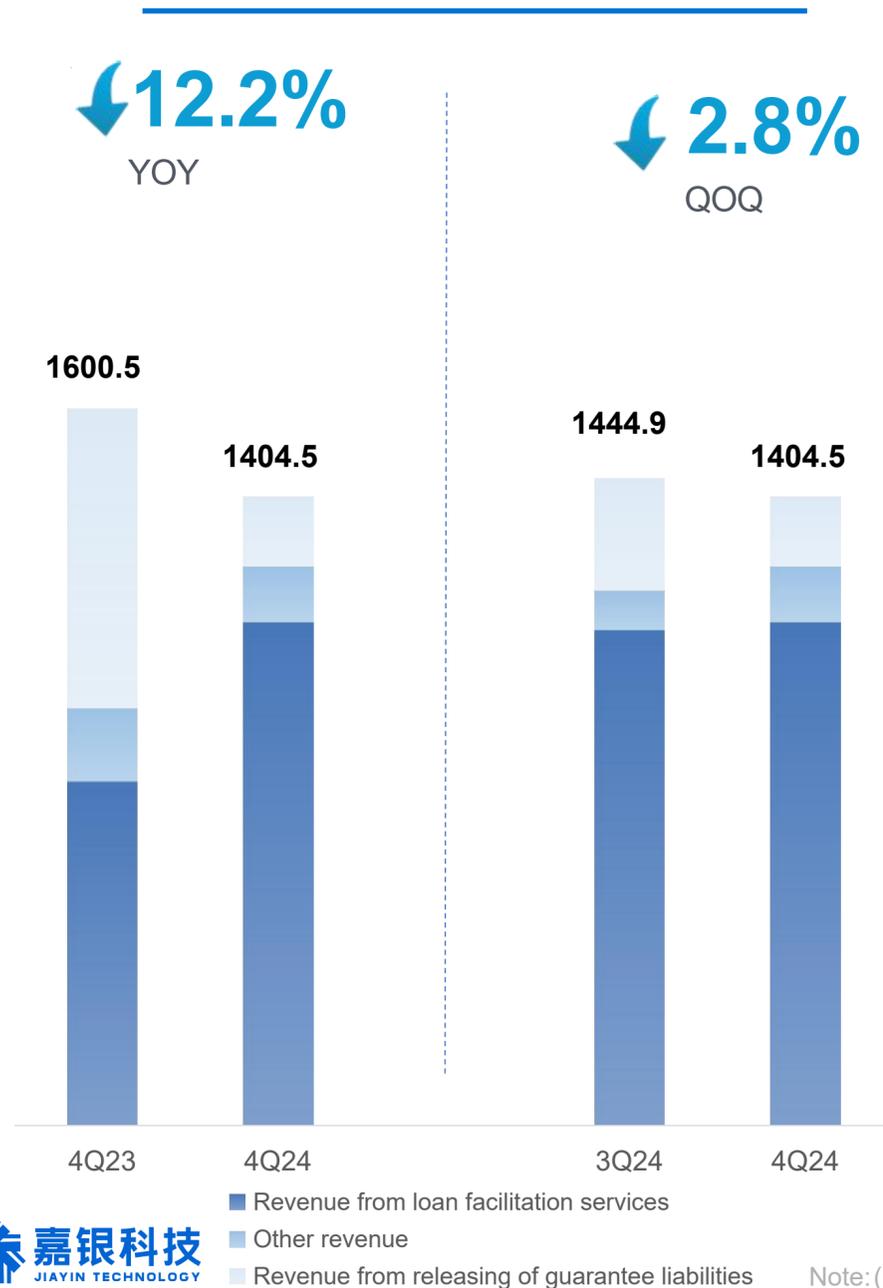


Revenue from loan facilitation services
(RMB in millions)



Financial results of 4Q 2024

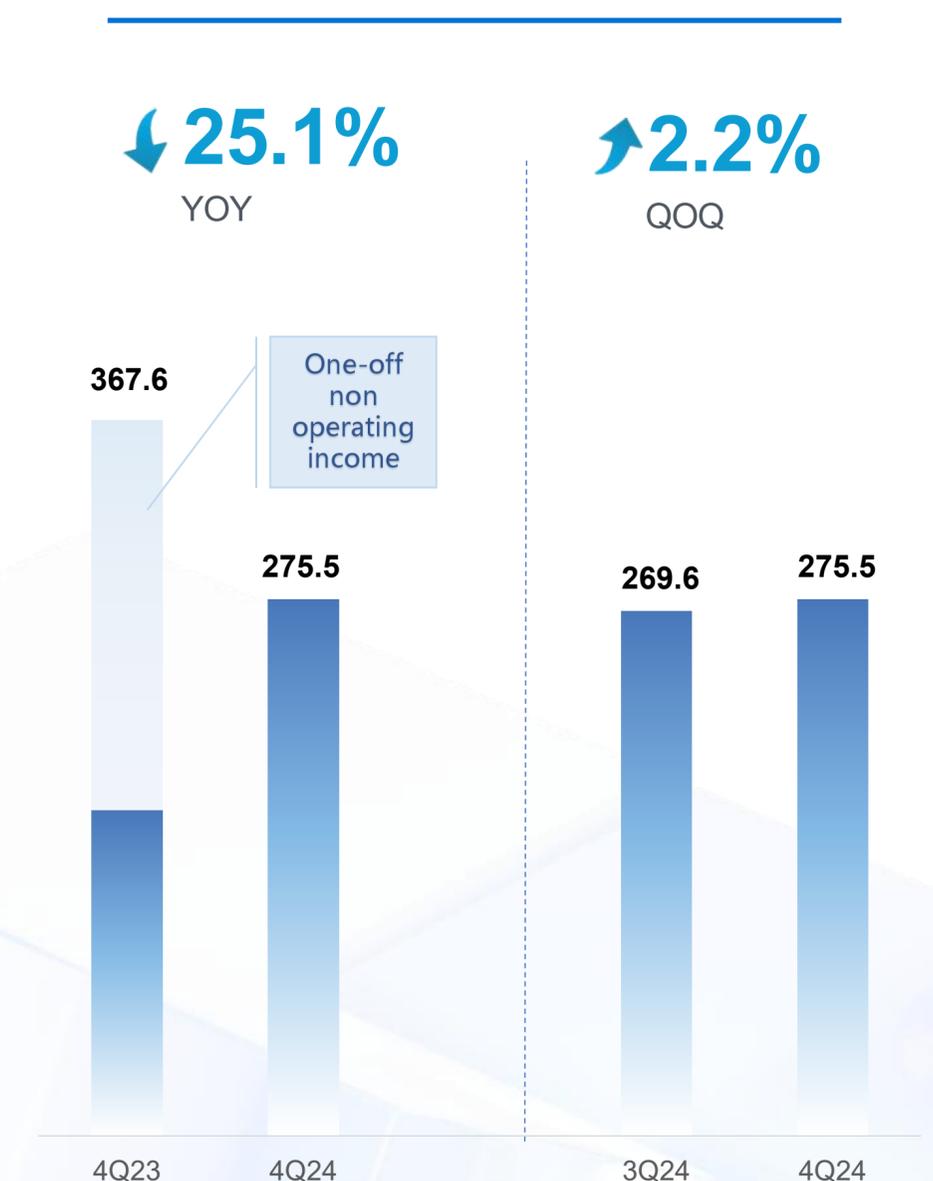
Net Revenue (RMB in millions)



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



Net Income (RMB in millions)



Operating highlights of 4Q 2024

Continuous Growth of Loan Facilitation Volume



- Loan facilitation volume reached RMB27.7 billion, representing an increase of **37.8%YOY**

Strong Profitability in Core Business



- Revenue from loan facilitation services reached RMB1,124 million, representing an increase of **46.3%YOY**
- Income from operation reached RMB393 million, representing an increase of **69.2%YOY**

Deepening Institutional Partnerships



- We have currently forged partnerships with **73** financial institutions
- We explore multiple cooperation models and actively promote joint operation projects

Stable Asset Quality



- The 61-90 days delinquency rate decreased to **0.53%** from the end of September 2024

Global Expansion

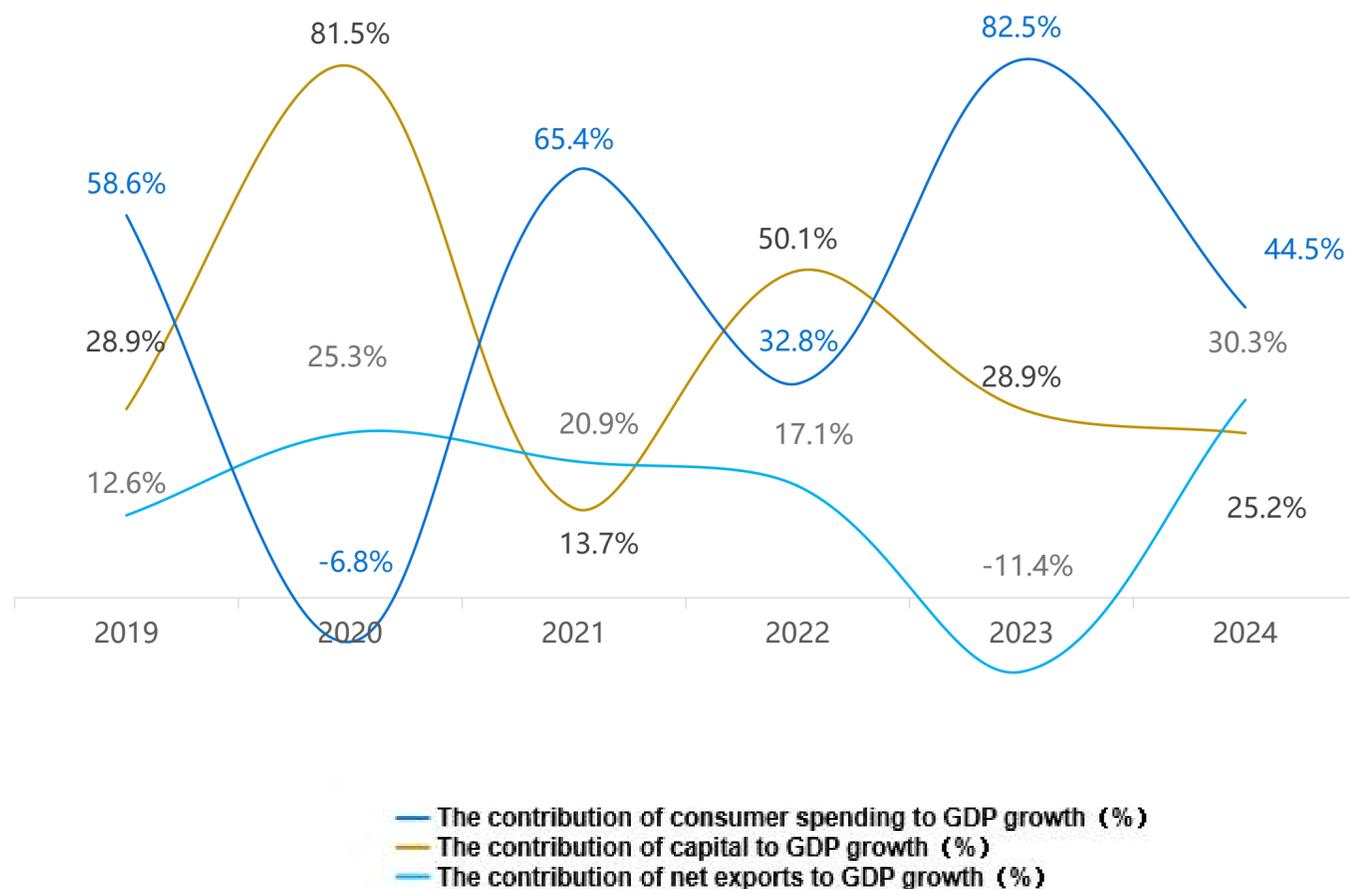


- The loan size and new registered users further increased compared with last year in Indonesia
- The risk indicators keep optimizing and the profitability improved in Mexico

Favorable macroenvironment for industry development

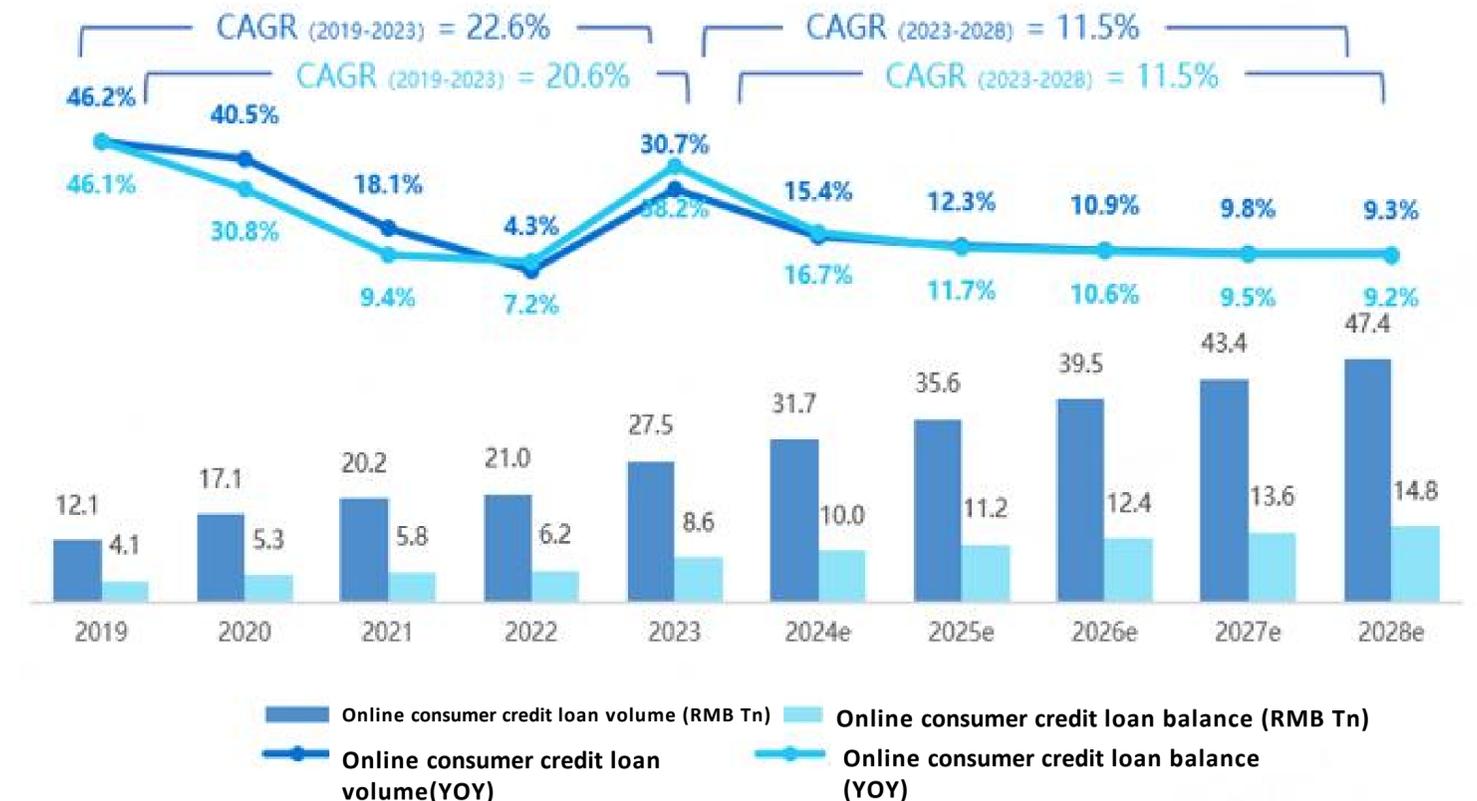
The contribution of consumer spending to GDP growth takes a dominant position

The contribution of China's three major drivers to GDP growth from 2019 to 2024



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

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



Reinforcing our strengths to build durable competitive advantages

Our accumulated strengths and core advantages

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

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

Strong borrower and channel relationships ensure engaged borrowers and precise targeting

Funding partners and network with deep cooperation and aligned objectives

Committed management with years of domain expertise and industry insights

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

Growth Flywheel

Better products and more choices

More borrowers

Improved AI model

Improved credit performance

More funding partners

Expanding global presence through international market growth



Rewarding our shareholders with long-term value



Dividend Policy

On June 4, 2024, the Company declared of **US\$0.50** per ADS for the dividends in the fiscal year 2024. The aggregate amount of cash to be distributed is expected to be approximately **US\$26.6 million**, approximately **15%** of the net income after tax in 2023.

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



Share Repurchase Plan

In March 2024, the Board approved an adjustment to the existing share repurchase plan, pursuant to which the aggregate value of ordinary shares authorized for repurchase under the plan shall not exceed **US\$30 million**.

As of March 27, 2025, the Company had repurchased approximately 3.8 million of its American depositary shares for approx. **US\$16.8 million**.



Business Outlook

The Company expects its loan facilitation volume for the full year 2025 to be in the range of **RMB137 billion to RMB142 billion**.

The Company expects its loan facilitation volume for 1Q2025 to be around **RMB35 billion** and its Non-GAAP income from operation for 1Q2025 to be in the range of **RMB0.57 billion to RMB0.63 billion**.

Commitment to social responsibility and all stakeholders



2023 Environmental, Social & Governance (ESG) Report

Compliance and Steady Operation

01

Technology-driven Development

02

Collaboration for a Shared Future

03

Glory Shaped by Talent

04

Innovation for a Low-carbon Future

05

Enhance Living Standard as Our Mission

06





纳斯达克

股票代码: JFIN