



嘉银金科
JIAYIN FIN-TECH

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股票代码: JFIN

JIAYIN FINTECH

Investor Presentation
May 2023



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OUR MISSION

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





DINGGUI YAN

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Master's Degree in Accounting



CHUNLIN FAN

Chief Financial Officer



 University of Michigan's
Ross School of Business MBA



YI FENG

Chief Technology Officer



 University of Pennsylvania
Master's Degree of Computer Science



as of December 31, 2022
Cumulative Financial
Institutional Partners

53

with Another

62

in Discussion



as of December 31, 2022
Cumulative Number
of Borrowers

>12.60
million

New Borrowers

1.50
million



Loan Origination
Volume
RMB

55.5
billion

+153%
YOY



Net Revenue
RMB

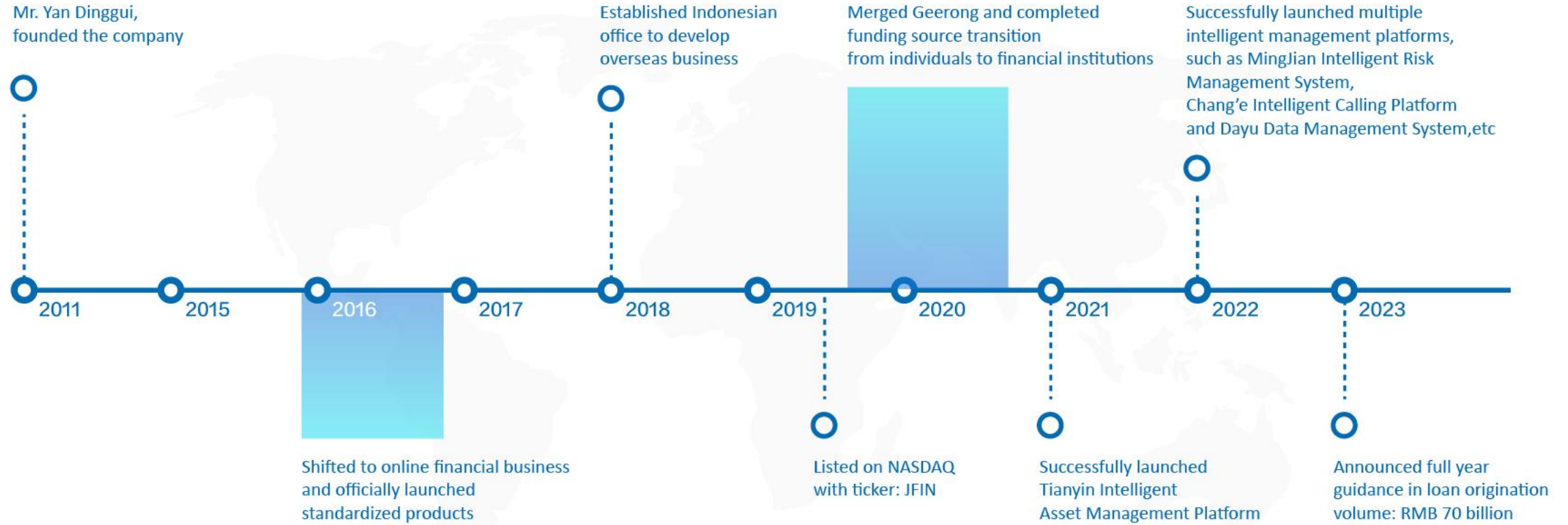
3.27
billion

+83.7%
YOY

Net Income
RMB

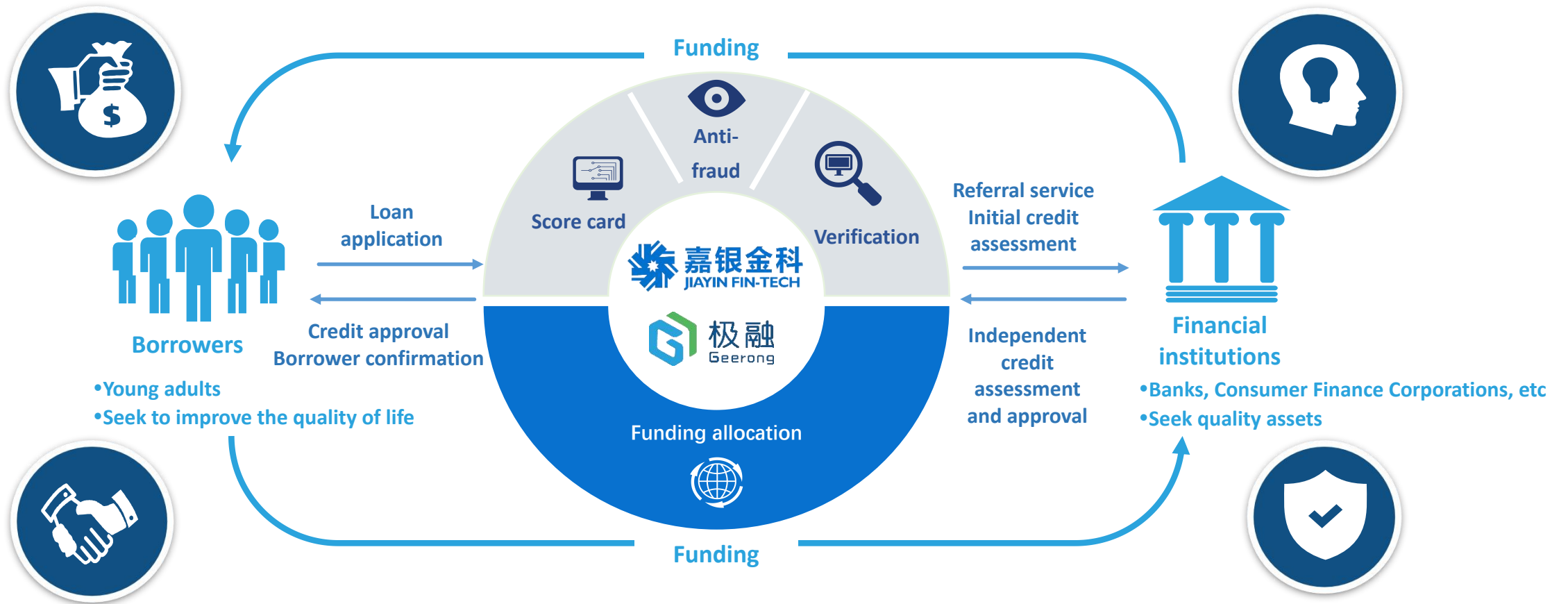
1.18
billion

+152.3%
YOY



Convenient Credit Channel

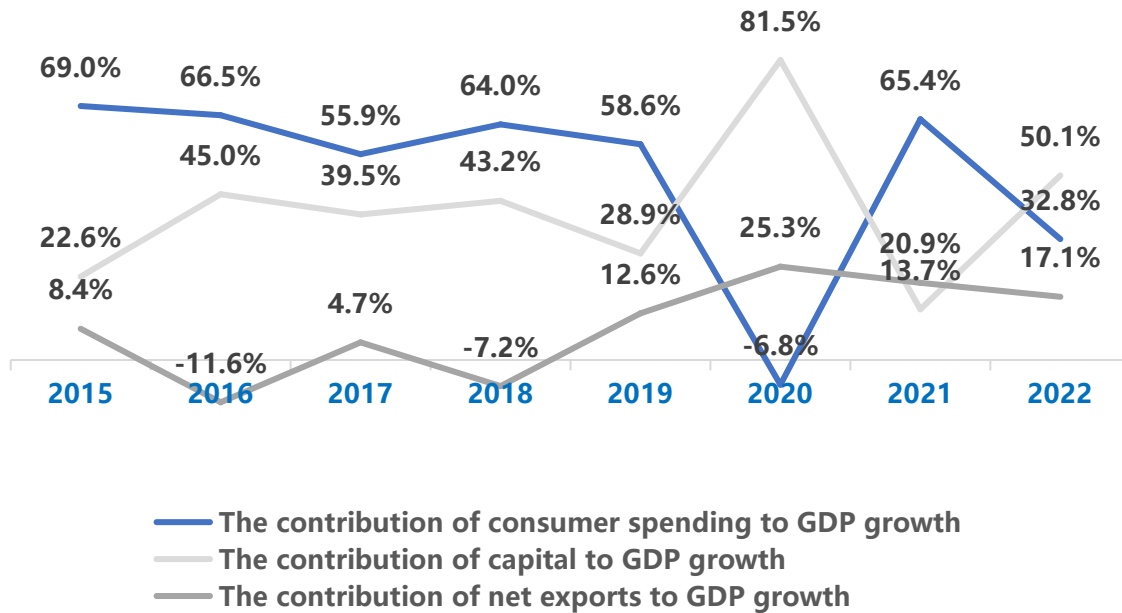
Precise Facilitation



Seamless User Experience

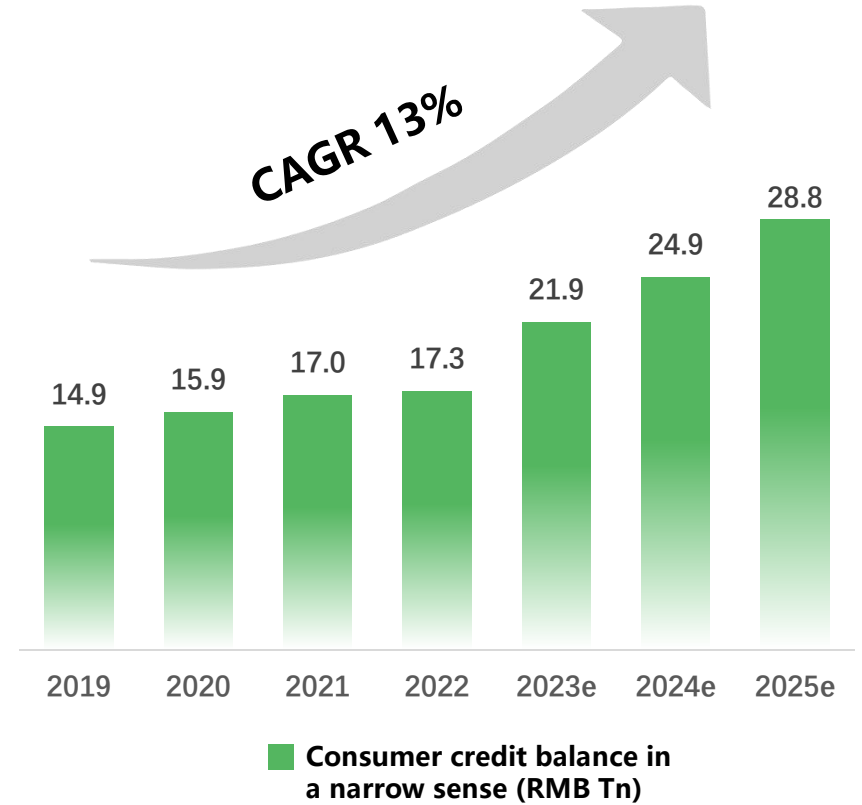
Effective Risk Management

The contribution of China's three major drivers to GDP growth from 2015 to 2022



The contribution of consumer spending to GDP growth is expected to recover to the pre-epidemic level

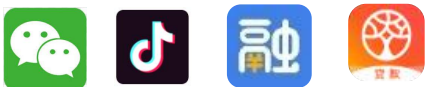
CAGR 13%



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

Online Marketing Channels

Online Advertising



Application Stores



Consumption Marketplace



Low cost for new borrower acquisition
as percentage of average borrowing amount approx.

3.5%

Strong customer stickiness
Repeat borrowers accounted for

67%

Borrower Profile

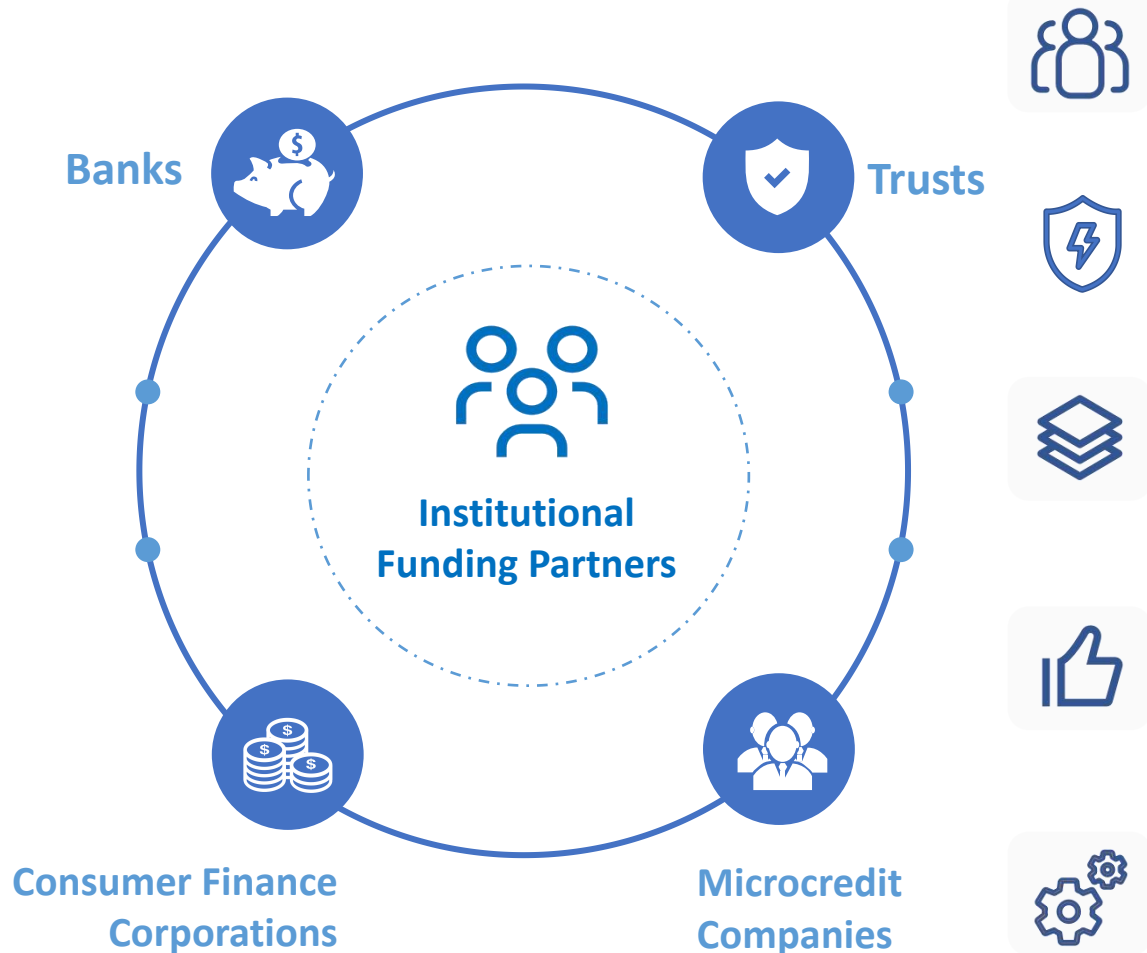
Average amount per borrowing
RMB9,821

>55% of borrowers
between age 20 to 35

Average tenor
close to **12 months**

Loan origination volume for
Small Business Owners
accounted for **13.3%**

Diversified Funding Sources



✓ Scale Advantage

Sustained growth in loan origination volume and financial institution cooperation

✓ Optimizing Structure

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

✓ Precise Matching

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

✓ Technology Empowerment

Joint Modeling and digital solutions provided to institutional partners

✓ Compliance Operation

Multi-party cooperation to support financial inclusion

AI Operation

Tianyin —Asset Management Platform

AI Marketing

Bluebird —AI Marketing Platform

AI Customer Service

Chang'e—Intelligent Calling Platform

Data Management

Dayu—Data Management Platform

Cangjie—Real-time Integration Platform

Kunpeng—Real-time Computing Platform

Taihao—AI Modeling Platform

AI Risk Management

Mingjian—AI Risk Control System

Xingkong—Knowledge Graph Platform

Mingcha—Anti-fraud System



Enhance risk management



Build up core competitiveness



Precise online marketing



Improve operating efficiency



Empower institutional partners



Expand business scale





Internal data & proprietary credit assessment model

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



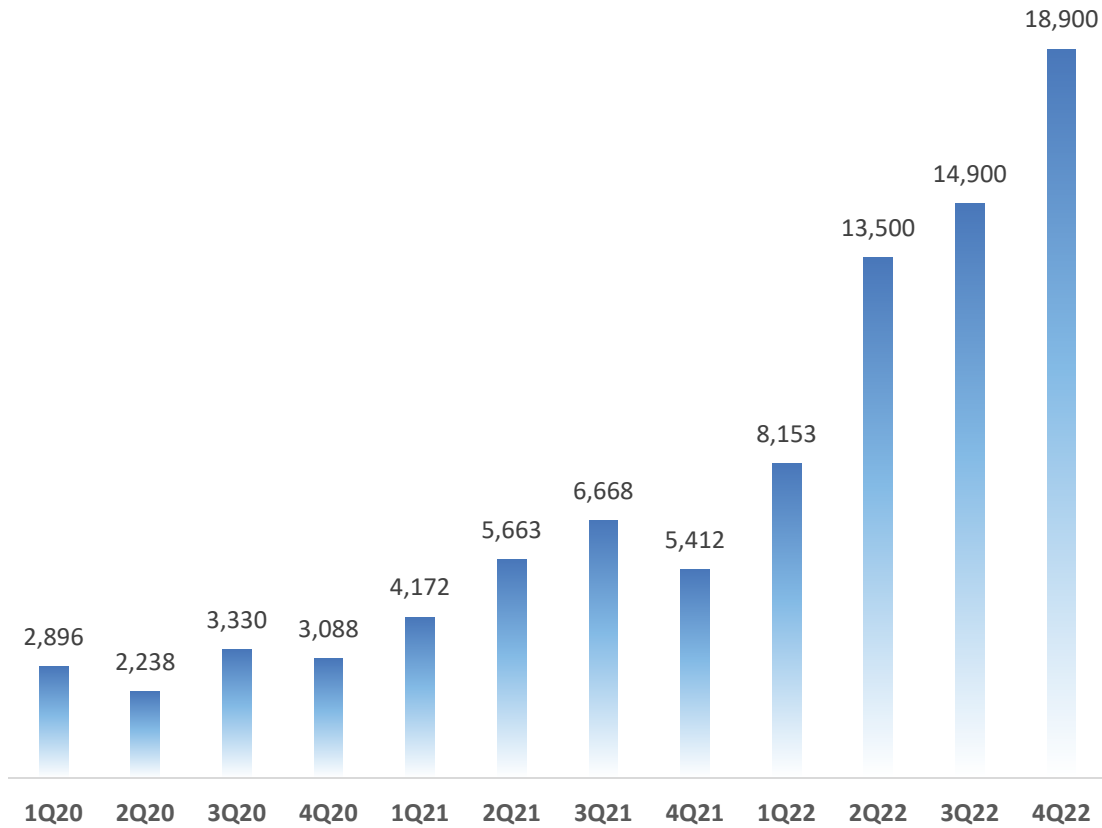
Third party data & technology empowerment

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

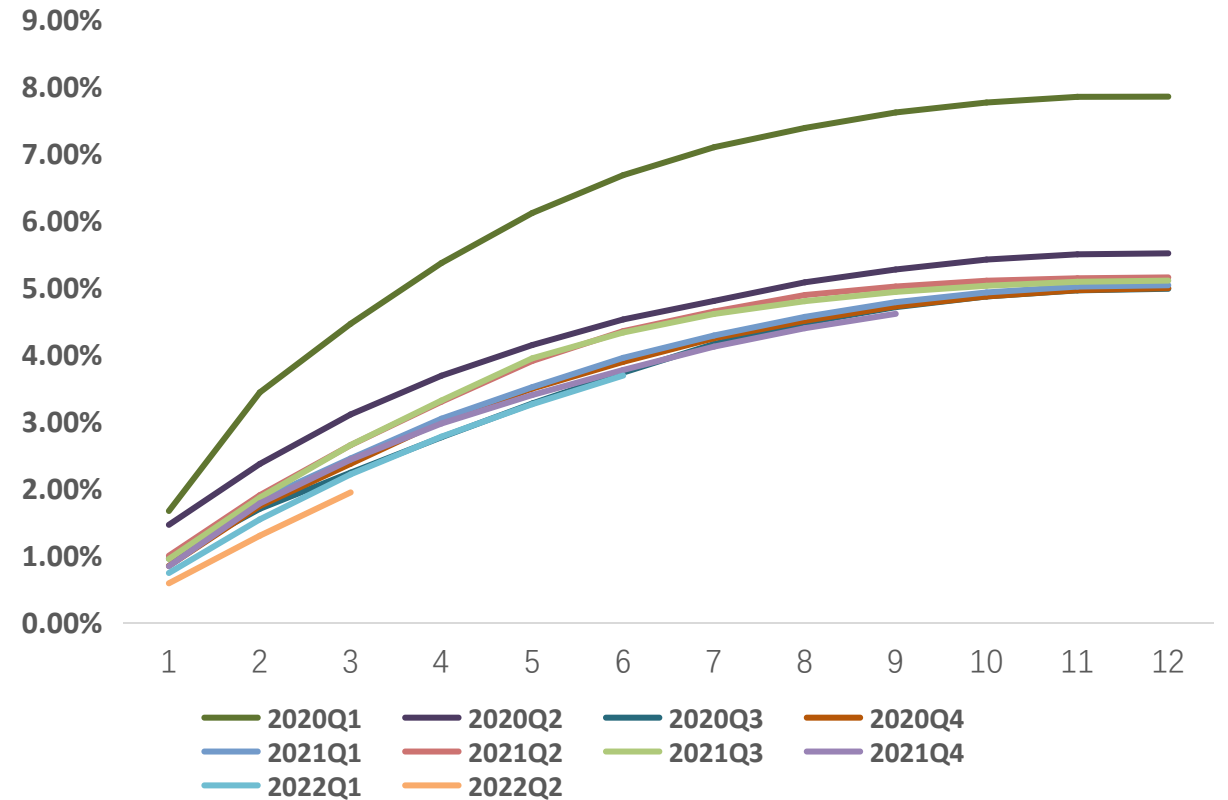
Notes: 1. Data as of December 31, 2022
2. The data period is from January 1-December 31, 2022

Loan Origination Volume

RMB in millions



M3+ Delinquency Rate by Vintage





Borrowers

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



Services

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



Funding Sources

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



Technology

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



Risk Management

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



International Expansion

Asia market

- Indonesia
- Continuing investment
- Exploring business opportunities

Africa market

- Nigeria
- Upgrading products and services
- Expanding business scale

Continuous Growth of Loan Origination Volume

- Loan origination volume reached RMB18.9 billion, representing an increase of **249.2%YOY**

Strong Profitability

- Net revenue reached RMB1,054 million, representing an increase of **186.4%YOY**
- Net income reached RMB534 million, representing an increase of **335.7 %YOY**

Deepening Institutional Partnership

- We have currently forged partnerships with **53** financial institutions with another 62 in discussion
- New collaboration models has empowered **5** institutional partners

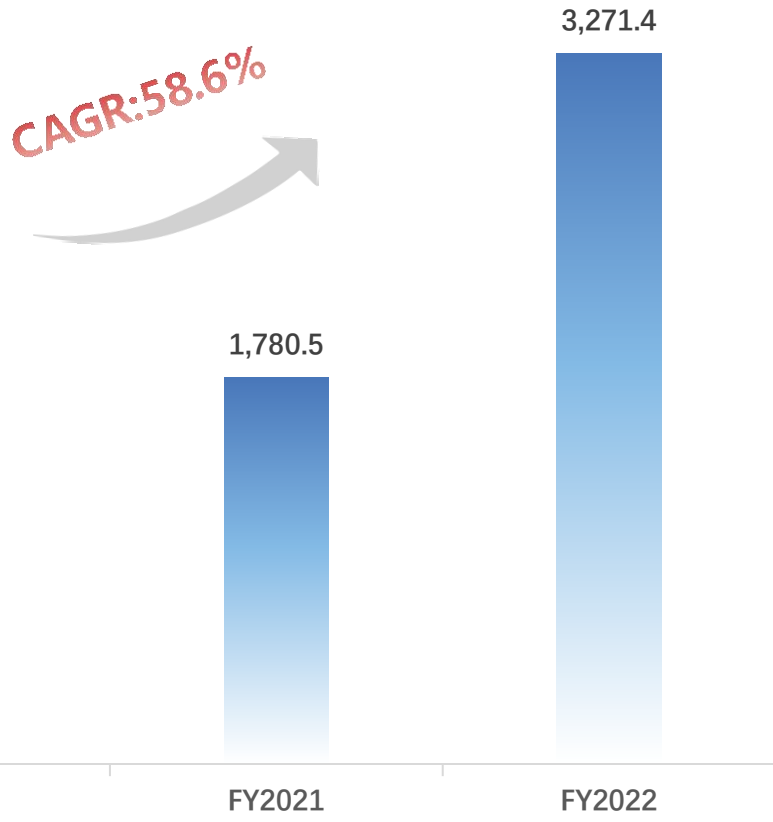
Stable Asset Quality

- The 61-90 days delinquency rate slightly up to **0.51%**, compared with 0.46% at the end of September 2022
- Sustained improvement in M3+ delinquency rate by vintage

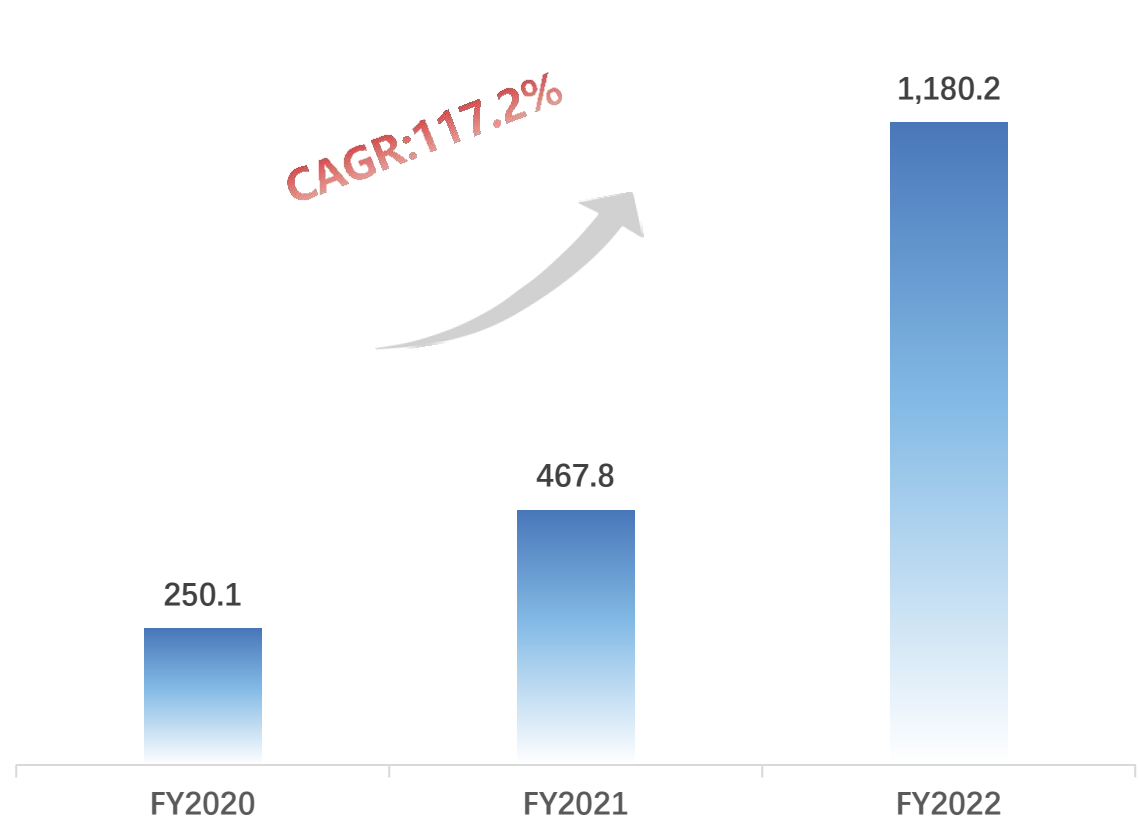
Global Expansion

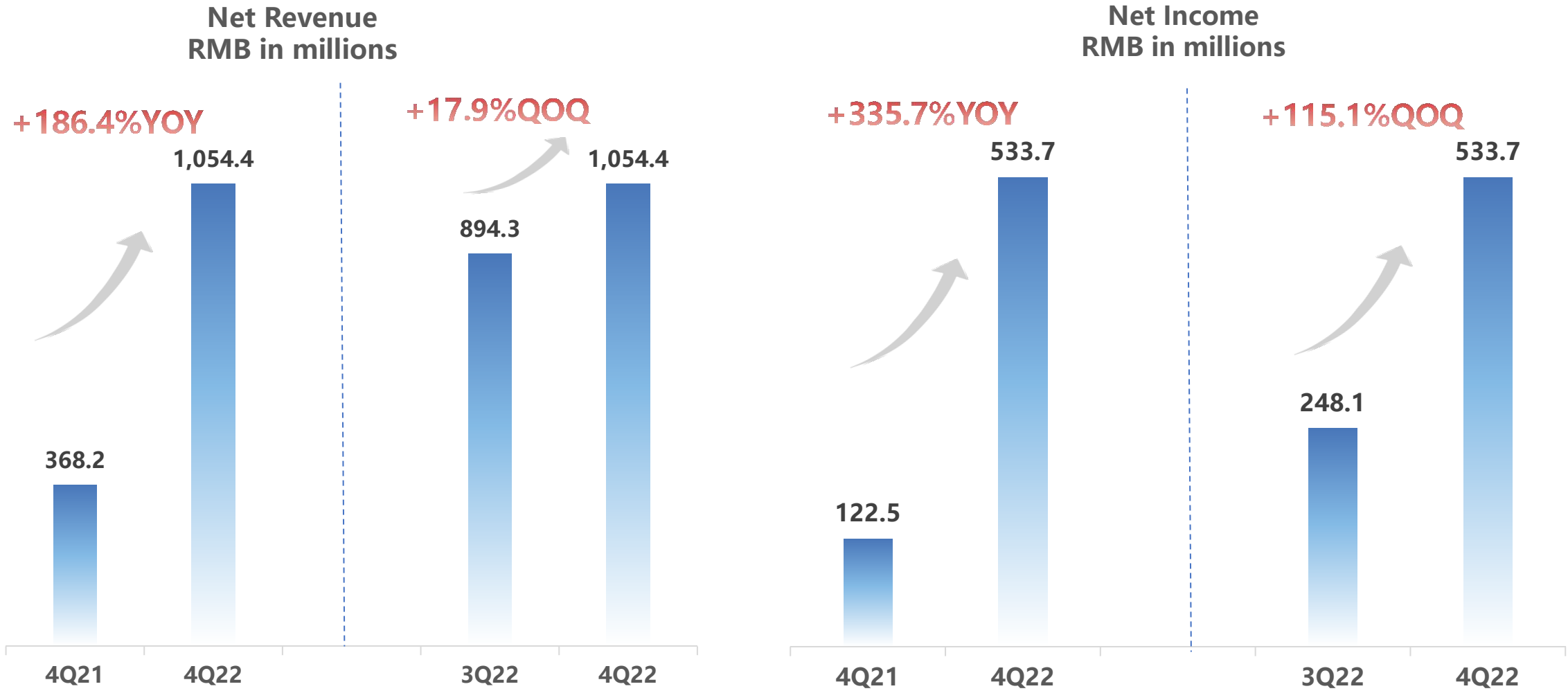
- We continued our former investment and closely monitor the region's growth potential in Indonesia
- Our revenue growth in Nigeria was substantially faster in this quarter YOY with expanding business scales

Net Revenue
RMB in millions



Net Income
RMB in millions





Dividend Policy

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

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

Share Repurchase Plan

On June 13, 2022, the Board authorized a share repurchase plan with an aggregate value of US\$10 million.

As of December 31, 2022, the Company had repurchased approximately 1.5 million of its American depositary shares for approximately US\$3.5 million under this share repurchase plan.

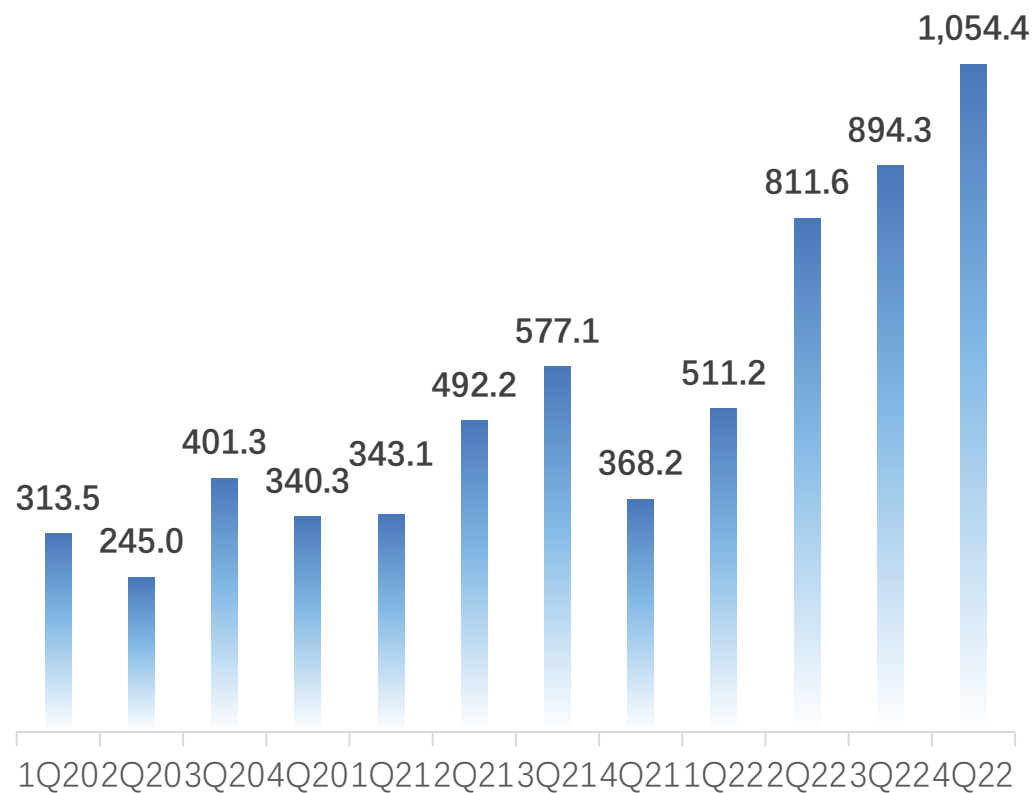
Business Outlook

The Company expects its loan facilitation volume for the first quarter of 2023 to be around **RMB19 billion** and its loan facilitation volume for the full year of 2023 to be around **RMB70 billion**

THANK YOU



Net Revenue RMB in millions



Net Income RMB in millions

