

QFIN 奇富科技

ENVIRONMENTAL, SOCIAL, AND GOVERNANCE REPORT

2025



About This Report

Reporting Period

The scope of the Environmental, Social and Governance Report (this report) is from January 1, 2025, to December 31, 2025.

Report Target

The main purpose of this edition of Environmental, Social and Governance (ESG) Report is to identify the major sustainable development issues that are most relevant to the company, and provide information on how the company can mitigate such risks and explore these issues. It aims to make the stakeholders of the company better understand the social values, strategies and practices of sustainable development measures of the company.

Report Scope

This report details the philosophy and practices of Qfin Holdings, Inc. (hereinafter referred to as "the Company" or "we") and its subsidiaries in the area of sustainability. Given that the Company's revenue is primarily derived from the Chinese market, the scope of disclosure in this report covers the Company's Shanghai headquarters and its branches. Unless otherwise specified, the scope of disclosure aligns with the Company's annual consolidated financial statements. This report is an annual report covering the period from January 1, 2025, to December 31, 2025.

Reporting Guidelines

This edition of ESG Report is prepared in accordance with Appendix C2 of the Listing Rules of the Hong Kong Stock Exchange (HKEX). We use a consistent method to make a fair comparison with past data and disclose ESG performance comprehensively and objectively.

Index Selection

This report mainly considers the importance, measurability, balance, and consistency of specific indicators

related to performance disclosure of major topics. We will continue to adjust and optimize the disclosure indicators in future reports.

Importance: Distributing ESG-related questionnaires to stakeholders to identify corporate social responsibility issues that are important or relevant to the company and its stakeholders.

Measurability: Key performance indicators disclosed can be measured.

Balance: Objectively presenting the company's work in environmental, social, and governance aspects in the report.

Consistency: This year's ESG report adopts a consistent data disclosure method with previous years, compares data from different years, and lists changes in statistical methods and key performance indicators.

Information Sources

The qualitative and quantitative information used in this report comes from the public information, internal documents and relevant statistical data of Qfin Holdings, Inc. Company.

Definitions

For the convenience of presentation and reading, this report is referred to as "Qfin Holdings, Inc.", "the company" or "We".

Referencing

The online version of this report can be viewed and downloaded from Qfin Holdings, Inc. website (<http://www.qifu.tech/>).

Feedback

This edition of the report aims to make stakeholders and the public have a more comprehensive and clear understanding of the company's corporate social responsibility and corporate values. We welcome your comments and opinions on this report and its contents, which will help us build a consensus on corporate social responsibility. Please email your comments to pr@qifu.com

Contents

01

Company Overview

Qfin Holdings AG Introduction	08
Honors & Awards Received in 2025	09
Key Figures	11

03

Responsible Operations

Innovation and R&D	25
Data Governance	39
Intellectual Property Protection	46

02

Sustainable Development Governance

Analysis of substantive issues	15
Stakeholder Engagement	15
ESG Governance Structure	17
Compliance Operations	19

04

Ecosystem Coprosperity

Customer Centricity	51
Supporting Micro, Small and Medium Enterprises	57
Supplier Management	61
Win-Win Industry Collaboration	64
Public Welfare Initiatives	71

05

People-Centric Development

Compensation & Benefits System	79
Recruitment System	83
Employee Engagement Activities	85
Occupational Health and Safety	89
Talent Development	91

07

Appendices

Table of Contents for the "Environmental, Social, and Governance Report"	107
Statistical Table	114

06

Green Leadership

Low-Carbon Operations	97
Emissions Management & Cont	99
Green Business Practices	100
Climate Risk Management	102

CEO speech

In 2025, Qfin Holdings, Inc. remains committed to its core mission of “transforming financial services through advanced technology.” We continue to focus on the fintech sector, steadfastly dedicated to creating value that benefits our clients, employees, partners, and society at large. Today, the fintech industry has entered a new phase characterized by deep AI integration and collaborative industrial innovation. As the waves of digitalization and intelligent transformation accelerate the reshaping of the industry’s landscape, we have come to recognize more deeply that ESG is by no means an optional add-on to corporate development, but rather a critical pillar for building a foundation of sustainable development, enhancing core competitiveness, and earning broad public trust.

In-house development of core technologies remains the cornerstone of our unwavering commitment to growth. As an AI-driven fintech platform, we have always regarded innovation and R&D as the lifeline of our enterprise. Guided by the principle of “continuous innovation,” we leverage technological breakthroughs to enhance the quality and efficiency of financial services, extending the reach of inclusive finance to more corners of the real economy. In 2025, we continued to make breakthroughs in cutting-edge fields such as speech recognition, multi-modal deepfake detection and defense, and efficient fine-tuning of large language models. Several of our research achievements were recognized at top-tier international academic conferences, demonstrating the

“To become the world's most respected fintech company”

Wu Haisheng CEO of Qfin Holdings, Inc.



technological prowess of Chinese fintech companies. We launched the industry’s first Qfin Credit Super Agent Platform, deploying core products such as the AI Approval Officer and AI Credit Officer to intelligently restructure credit business processes, achieving a dual leap in service efficiency and quality.

In the realm of supporting small and micro enterprises, we leverage technological power to address the financing challenges faced by these businesses. Through diversified fintech solutions, we empower business entities, assisting financial institutions in disbursing over 100 billion yuan to small and micro enterprises throughout the year. Concurrently, we implemented distinctive initiatives such as supporting Taiwanese youth entrepreneurship and financially empowering products with geographical indications, ensuring that the value of technology-driven financial inclusion takes root and injects robust financial vitality into the real economy.

Achieving win-win cooperation and practicing social responsibility are our steadfast corporate goals and key pillars of our ESG philosophy. In 2025, guided by our “customer-first” service philosophy, we will continue to upgrade our intelligent customer service system, optimize the entire service process, significantly improve problem-solving efficiency and user satisfaction, and strengthen consumer rights protection across multiple dimensions to effectively enhance users’ ability to prevent financial risks. We have established a comprehensive, end-to-end anti-fraud system that leverages technological means to accurately identify and intercept fraudulent activities. We are taking decisive action against illegal and gray-market financial operations, collaborating with multiple stakeholders to build a clean financial ecosystem, and making every effort to safeguard users’ funds and legitimate rights and interests. In terms of industry collaboration, we actively engage in industry development with an open and collaborative mindset. We have deeply participated in the drafting of several key industry standards, including those for financial large language models and post-loan collection, contributing our professional expertise to the standardized development of the industry.

In the public welfare sector, we continue to deepen our commitment and press forward without pause: we rushed to provide emergency relief to earthquake-stricken areas in Tibet, bringing assistance and warmth to affected communities; focusing on rural revitalization, we have implemented distinctive projects such as a freeze-dried wild mushroom cold storage facility and the Ulanqab live-streaming e-commerce base, driving the upgrading of rural industries through the dual engines of technology and finance; We have innovatively launched the “Spark Program,” deeply integrating inclusive finance with employment assistance to broaden job opportunities. We continue to increase our investment in public welfare, fulfilling our corporate social responsibility and commitment through every small act.

Moving forward, we will continue to ground our efforts in technology and anchor them in responsibility. While driving high-quality corporate development, we will courageously shoulder our social responsibilities, steadily advancing toward our goal of becoming the world’s most respected fintech company, and demonstrate the responsibility and commitment of a fintech enterprise through concrete actions.

01

Company Overview

Qfin Holdings, Inc. (formerly 360 DigiTech) was founded in 2016 as an AI-driven fintech platform. Rooted in technology, the company is committed to fulfilling its mission of “transforming financial services through advanced technology.” By placing users at the center of its operations, it creates value, injects vitality into its partners and the broader financial ecosystem, and drives the digital transformation of China’s financial sector.

Honors won by Qfin Holdings, Inc. in 2025

2025 CCTV Finance New Media Fintech Service Partner

Extel (formerly Institutional Investor)
"The Most Respected Company in Asia" (2025)

Putuo District, Shanghai
**Certificate of Honor for
 "Outstanding and Progressive Enterprise"**

**2025 Top 100 Private Service Enterprises
 in the Yangtze River Delta**

World's First
**Top 5 in the Voice Anonymization
 System Attack Challenge**

**2025 "Operation Rock" Shanghai Industrial
 and Information Technology Sector
 "Outstanding Tactics and Techniques Award"
 at the Cybersecurity Offensive-Defensive Exercise**

Shanghai Internet Industry Federation
**"2025 Outstanding Cases of Social
 Responsibility and Public Welfare"**

Internet Society of China
**"2025 Top 100 Chinese Internet Companies
 by Comprehensive Strength"**

Artificial Intelligence Standardization Technical Committee (MIT/TC1)
 under the Ministry of Industry and Information Technology
Founding Member

Data Security Working Committee of the China Cybersecurity
 Industry Alliance (CCIA) & Data Security Community (DSC)
"PIA One-Star Certification"

KPMG China 2025
FinTech "Top 50" List

NCMMSC2025-vTAD
**Top 3 Internationally in the
 Voice Attribute Detection Challenge**

**Luquan Yi and Miao Autonomous
 County Red Cross Society**

Shanghai Internet Association
**"2025 Top 50 Shanghai Internet Companies
 by Comprehensive Strength"**

Internet Society of China
**Third Prize in the "AI+ Terminal Computing Power
 and Privacy Protection Track" of the "AI Navigation Cup"
 "AI+" Application and Skills Competition**

Shanghai Enterprise Confederation et al. **"2025 Top 100 Shanghai Enterprises,"
 "2025 Top 100 Shanghai Service Enterprises,"
 "2025 Top 100 Shanghai Private Enterprises," and "2025 Top 100 Shanghai Emerging Industry Enterprises"**

Internet Society of China
**Excellence Award in the "AI+ Security Track"
 of the "AI Navigation Cup"
 "AI+" Application and Skills Competition**

Internet Society of China
**"Intelligent Entity Innovation Promotion Plan"
 Partner Organization**

10th CNABS Asset Securitization Annual Conference
**"Golden Osmanthus Award" for Outstanding
 Market Technology Empowerment Institution**

China Communications Standards Association
9th Data Intelligence "Galaxy" Case Study

China Artificial Intelligence Industry Development Alliance (AIIA)
**Intelligent Entity Innovation and Application Working Group
 Annual Contribution Certificate of Honor**

China Times
**"2025 Exemplary Case of Innovative Application
 in Intelligent Risk Control"**

Gelonghui
**"Social Responsibility Award of the Year"
 at the Jinge Awards**

Internet Society of China
"2025 Intelligent Entity Innovative Application Case"

Black and Gray Market Detection and Countermeasures Working
 Committee of China Computer Industry Association (CCIA), et al.
**Team Gold Award at the 2025 First Black and
 Gray Market Detection Skills Competition**

10th CNABS Asset Securitization Annual Conference
**"Golden Osmanthus Award"
 for Most Innovative Breakthrough Product**

China Academy of Information and Communications Technology
**5th "Golden Information and Communications"
 Financial Technology Innovation Application Model Case**

Organizing Committee of the Top Ten Brands
 in Beijing's Financial Industry
**"Annual Benchmark Institution for
 Technological Breakthroughs"**

People's Daily Online
**"2025 Innovative Practice Case for
 Building a Financial Powerhouse"**

Xinhua Net
"2025 Benchmark Case of Digital Finance Innovation"

Key Figures



2025

Inclusive Finance for Small and Micro Enterprises

104.09 billion yuan

Loans facilitated for small and micro enterprises through financial institutions

30%

Share of total loans to small and micro enterprises

Rural Revitalization

10.11 billion yuan

Assisted financial institutions in extending loans to the agriculture, rural areas, and farmers sector

4.119 million

Cumulative number of farmers served Green Finance

Green Finance

24.51 billion yuan

Accumulated to assist financial institutions to issue loans to environmental protection enterprises

291 thousand

Cumulative environmental protection enterprises served

37.05 billion yuan

Accumulated to assist financial institutions in issuing new energy vehicle owners' loans

208 thousand

Cumulative new energy vehicle owners served

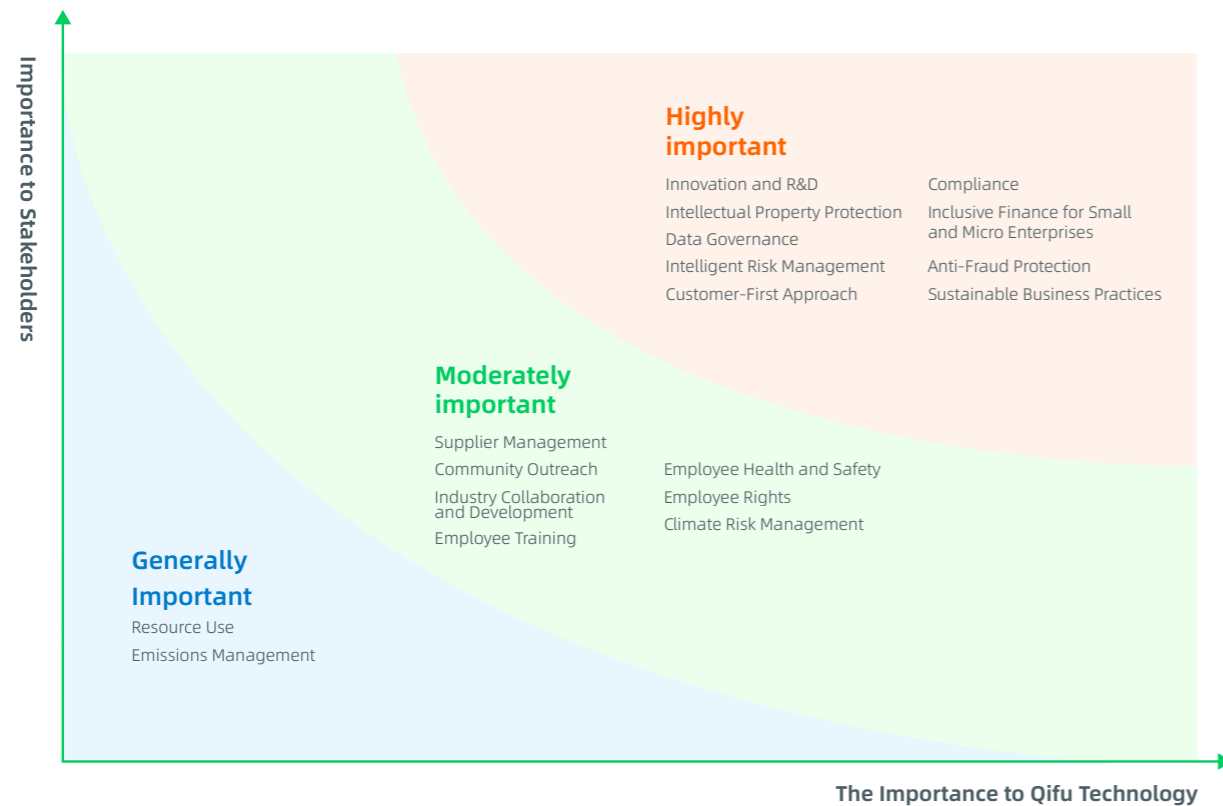
02

Sustainability Governance

Qfin Holdings, Inc. has embedded sustainable development governance requirements into its internal operations, and positions its sustainable development strategy as one of the company's core competitive advantages.

Analysis of substantive issues

In strict compliance with the ESG regulatory requirements of the Hong Kong Stock Exchange, Qfin Holdings, Inc. has precisely identified material issues—those with a significant impact on the Company and its various stakeholders—from among numerous sustainability topics through two-way communication and issue discussions with both internal and external stakeholders. The clear definition of these issues not only establishes a solid foundation for building the Company’s ESG governance framework but also enables the Company to effectively address stakeholders’ core concerns, thereby promoting the deep integration of ESG strategy with corporate sustainability practices. Based on the materiality principle, the Company has prioritized the identified material issues using a materiality matrix, which has been reviewed and approved by management. The results are as follows:



Stakeholder Communication

We welcome stakeholders to give feedback and exchange views with our company on sustainable development. For a long time, we have maintained continuous and close communication with relevant stakeholders through a wide range of channels (including but not limited to regular activities, media platforms, and various reports) in order to better understand their feedback on the company's current social practice, so as to understand the shortcomings that need to be improved. The following are the concerns and communication methods of relevant stakeholders:

Stakeholders	Substantive issues of concern	Enterprise response
Customer	Innovation and Research and Development	Increase R&D investment in product innovation
	Data Governance	Establish a data management and control system
	Customer First	Customer service Customer complaint handling mechanism
	Intelligent Risk Control	Establish a credit risk management and control system
	Anti-Fraud Protection	Publicity and education Front-end interception
	Inclusive Small and Micro Businesses	Provide targeted support
Employee	Employee Rights	Implementing Scientific Hiring Standards
	Employee Health and Safety	Strengthening Safety Awareness Training
	Employee Training and Development	Improving Relevant Training Mechanisms
	Employee Compensation and Benefits	Improving the Salary System
	Labor Standards	Establishing and Improving Internal Systems
Shareholder	Corporate Governance	Implementing ESG Governance
	Compliance Management	Compliance Management System Anti-Fraud Reporting Mechanism & Policy
	Innovation and R&D	Establishing Industry Standards and Promoting Industry Progress
Supplier	Supplier Management	Supplier Evaluation and Communication Green Supplier Management
	Industrial Win-Win	Organizing Knowledge-Sharing Sessions
Business Partner	Intellectual Property Protection	Establish intellectual property protection policies Strengthen training on intellectual property protection
	Industrial Win-Win	Organizing Knowledge-Sharing Sessions
Government and regulatory agencies	Compliance and anti-corruption management	Information disclosure
Environmental organization	Resource use	Environmental Policy formulation and implementation
	Emission management	Strict management of emissions
	Climate Risk Management	Extreme weather response
	Green Business Practices	Promote the landing of green products
	Community public welfare	Participate in public welfare activities
Community	Poverty alleviation charity	Organize charitable aid for poverty alleviation
	Carbon neutral plan	Support policies related to landing carbon neutrality

ESG Governance

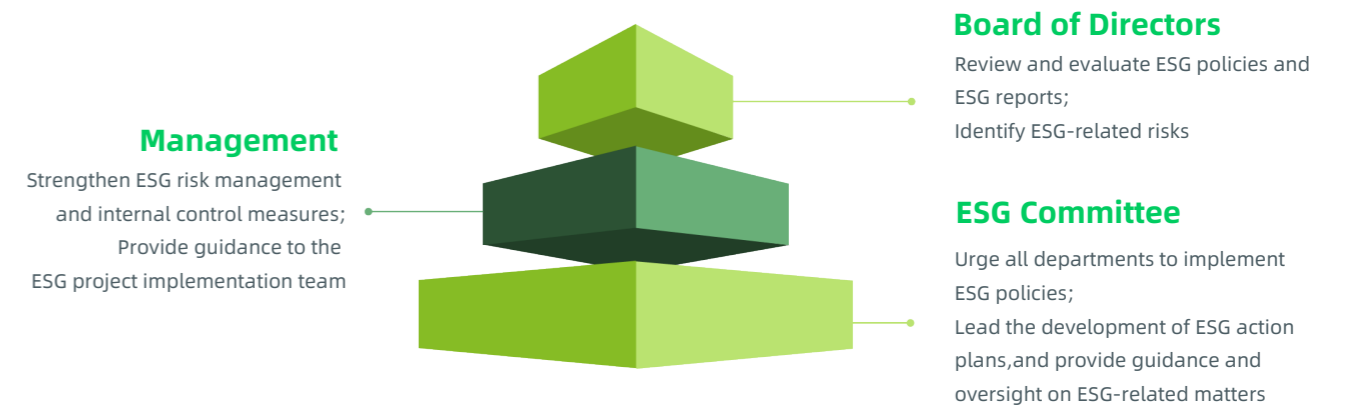
Qfin Holdings, Inc. deeply integrates the concept of sustainable development into corporate governance and regards it as one of the key elements to build core competitiveness.

Qfin Holdings, Inc. complies with applicable listing rules and has established a modern organizational structure. At present, the board of directors of the company has 9 directors, including 6 independent directors. The Board of Directors consists of Audit Committee, Remuneration Committee, Nomination Committee and Corporate Governance Committee, and establishes corresponding implementation rules to meet the development needs of the company.

Members	Age	Gender	Position
Fan Zhao	71	Male	COB
Haisheng Wu	43	Male	CEO and Director
Zuoli Xu	57	Male	CFO and Director
Dan Zhao	46	Male	Director
Jiao Jiao	45	Female	Independent Director
Xiaohuan Chen	44	Male	Independent Director
Gang Xiao	50	Male	Independent Director
Yan Yan	68	Male	Independent Director
Xiangge Liu	59	Male	Independent Director

Since the completion of the secondary listing on the main board of the Hong Kong Stock Exchange, we have dissolved the dual shareholding structure. Currently, all of the Company's issued shares are Class A common shares, each conferring one vote per share.

The board of directors of the company is responsible for formulating the sustainable development strategy and supervising its implementation, and is committed to building a green office environment and improving the utilization rate of enterprise resources, so as to fulfill Qfin Holdings, Inc.'s responsibility to shareholders and society. We set up the ESG Committee to protect the company's sustainable development management. The ESG Committee includes all key functional departments, takes the lead in designing the ESG action plan, regularly discusses the problems encountered in the work, and reports to the management, and the management reports major issues to the board of directors as appropriate.




Compliance

Compliance and Anti-Corruption Management

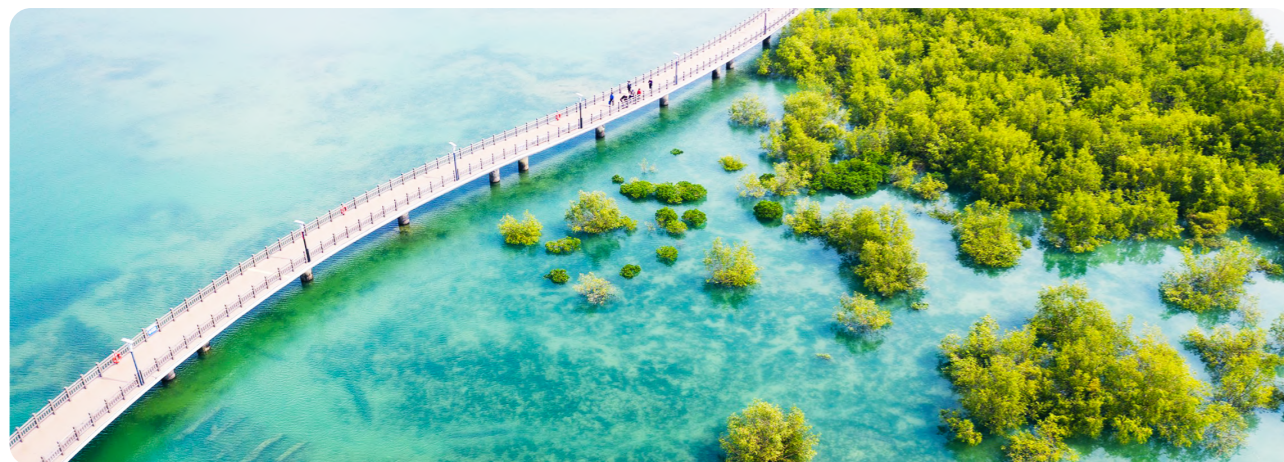
Qfin Holdings, Inc. strictly adheres to laws and regulations such as the Criminal Law of the People’s Republic of China, the Anti-Unfair Competition Law of the People’s Republic of China, and the Anti-Money Laundering Law of the People’s Republic of China, integrating anti-fraud measures into our corporate culture and core values. The Compliance Department leads daily compliance reviews

The company upholds a “zero-tolerance” policy toward corruption



and risk monitoring, organizes compliance awareness training, conducts compliance reviews of internal policies, business processes, and project agreements, and keeps pace with regulatory requirements to ensure the company’s lawful, compliant operations and sound development.

The company upholds a “zero-tolerance” policy toward corruption, adheres to honest and trustworthy business conduct, and resolutely opposes all forms of commercial bribery and corrupt practices. Externally, the Company fosters a transparent and ethical ecosystem by signing specialized integrity agreements with partners. Internally, it has established regulations such as the “Anti-Fraud Management Regulations,” “Regulations on the Acceptance and Handling of Gifts,” and “Regulations on Whistleblower Protection and Rewards” to standardize conflict-of-interest management and clarify procedures for fraud prevention, investigation, and resolution. The Company has also established an email reporting channel, allowing employees to report violations to the Ethics Committee, which conducts independent investigations.



An anti-fraud training session for employees

Compliance and Anti-Fraud Training

Qfin Holdings, Inc. has integrated anti-fraud compliance training into the core of its ESG governance and talent development initiatives. Leveraging the “Ivy League” new employee onboarding system, the company has established a comprehensive, practical anti-fraud training model that covers all employees, embedding the principles of integrity and self-discipline throughout the entire employee career development cycle.

In terms of training implementation, Qfin Holdings, Inc. has made anti-fraud content a mandatory module of the “Ivy League” new employee onboarding program. The training curriculum is closely aligned with the compliance characteristics of the fintech industry and covers core topics such as interpretation of anti-fraud policies, practical compliance and internal audit procedures, conflict of interest reporting, and gift declaration management.

▪ Anti-Money Laundering

Qfin Holdings, Inc. places anti-money laundering at the core of its compliance governance. The company strictly adheres to the Anti-Money Laundering Law of the People's Republic of China and regulatory requirements, dynamically optimizes its anti-money laundering strategies, strengthens end-to-end controls, effectively mitigates money laundering risks, and ensures the sound operation of its financial services.

Regarding anti-money laundering strategies, Qfin Holdings, Inc. has developed a more sophisticated risk assessment model tailored to its business operations to accurately identify potential money laundering indicators. By strengthening cross-departmental collaboration among risk control, compliance, and business units, the company ensures seamless information integration and sharing, enabling a rapid response at the first sign of risk. Additionally, by implementing customer due diligence procedures and refining relevant models, the company continuously improves the efficiency of suspicious transaction screening to effectively prevent the outflow of illicit funds.

Regarding sanctions risk prevention, in 2025 the company increased resource allocation, engaged external specialized sanctions list data providers, and established a comprehensive sanctions list management strategy system. By implementing a dual-track rule mechanism combining exact and fuzzy matching, the company achieved dual safeguards of preemptive early warning and post-event retrospective analysis for sanctions risks, thereby fortifying its security defenses.

In terms of cultural development, to foster a strong anti-money laundering culture and enhance employees' professional capabilities, the company adopted a blended "online + offline" model in 2025 to organize two specialized anti-money laundering training sessions, achieving full staff coverage.



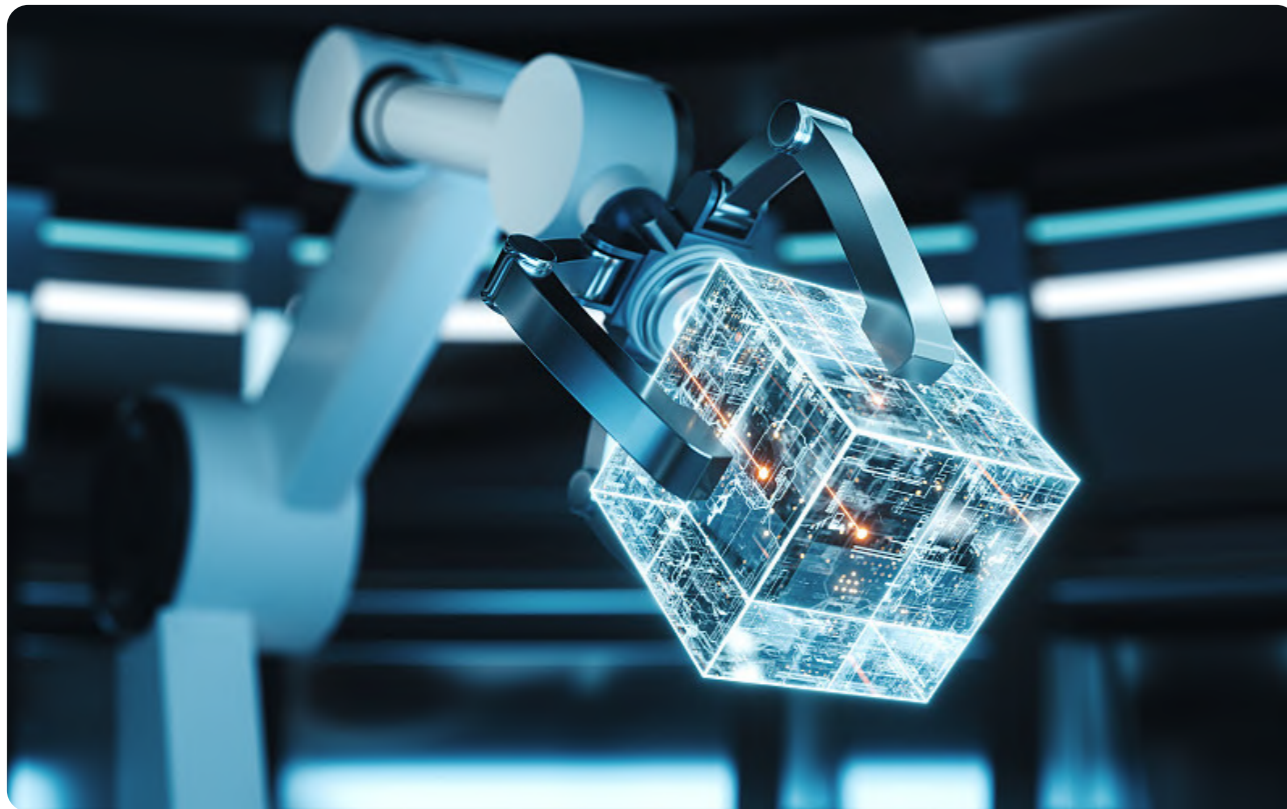
03

Responsible Operation

Qfin Holdings, Inc. has always regarded independent R&D and innovation as the core driving force of its development, upholding the corporate value of “continuous innovation”. The company is committed to leveraging technological means to provide safe, efficient and inclusive financial services for individuals and families, thereby improving their quality of life.

Innovation and Research and Development

Qfin Holdings, Inc. has always regarded independent R&D and innovation as the core drivers of its corporate development, upholding the philosophy of "continuous innovation." The company is committed to using scientific and technological means to provide safe, efficient and inclusive financial services for individuals and families and improve the quality of life.



As Mr. Wu Haisheng, CEO of the company, said:

"As a technology company, our core competitiveness lies in applying innovative technology to the innovation of products, services and business models, so as to solve social problems, enhance public welfare and realize the dual promotion of business and social values."



■ Innovation of research and development achievements

In the wave of scientific and technological innovation, Qfin Holdings, Inc. has always been an explorer, deeply tapping the technological potential, actively participating in cutting-edge academic research, and showing strong R&D strength and academic influence. In 2025, Qfin Holdings, Inc. continued to make strides in cutting-edge technological fields such as speech recognition, multimodal deepfake adversarial research, multimodal large language models, efficient fine-tuning of large models, and multimodal affective computing. The research achievements obtained have been highly recognized by authoritative international academic platforms such as ICASSP, IJCAI, EMNLP, ASRU, and NCMSC, injecting strong momentum into technological innovation within the industry.

Papers on Voice Privacy Protection Accepted by ICASSP 2025

Case

In 2025, two papers submitted by the company—"SFE-Net: Harnessing Biological Principles of Differential Gene Expression for Improved Feature Selection in Deep Learning Networks" and "SpecWav-Attack: Anonymous Speech Attack Technique Using Spectrogram Manipulation and Wav2Vec 2.0" were accepted by ICASSP 2025, the premier international conference in the field of acoustics, speech, and signal processing. Focusing on the dual technical dimensions of "attack detection and defense optimization," these papers systematically showcase Qfin Holdings, Inc.'s cutting-edge achievements in the field of user speech privacy protection, setting a new benchmark for China's speech privacy security technologies to compete on the global stage.

In the field of deepfake detection, the paper 'SFE-Net: Harnessing Biological Principles of Differential Gene Expression for Improved Feature Selection in Deep Learning Networks' proposes an innovative technical solution. Qfin Holdings, Inc. has blazed a new trail by drawing inspiration from the phenomenon of differential gene expression in biological systems. By ingeniously integrating the principle of selective feature expression into deep learning architectures, the company has created the highly innovative SFE-Net (Selective Feature Expression Network). Current deepfake technologies are complex yet easy to implement, posing numerous threats to society. Qfin Holdings, Inc. conducted an in-depth analysis of the theories behind various deepfake algorithms to derive targeted deep feature representations.

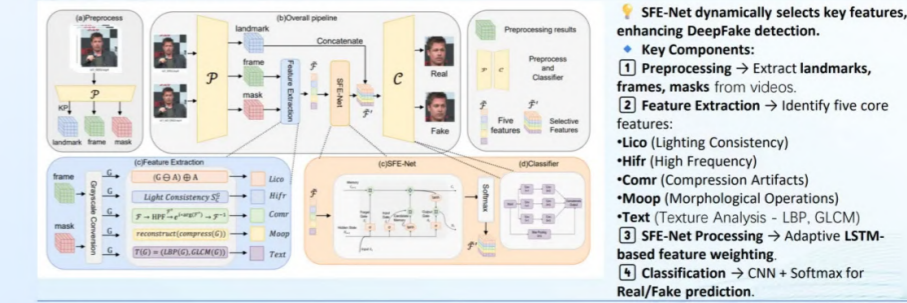
Additionally, in the world's first Voice Anonymization System Attack Challenge, Qfin Holdings, Inc. stood out among numerous participating teams with its SpecWav-Attack solution, securing a top-five finish.



SFE-Net: Harnessing Biological Principles of Differential Gene Expression for Improved Feature Selection in Deep Learning Networks

Authors: Yuqi Li, Yuanzhong Zheng, Yaoxuan Wang, Jianjun Yin*, Haojun Fei*
Affiliation: Qifu Technology, Fudan University, Shanghai, China

- Introduction (Background & Motivation)
- DeepFake technology is evolving rapidly, raising concerns over privacy, security, and media authenticity.
- Challenges:
 - Static detection models struggle to adapt across forgery types.
 - Overfitting limits real-world performance.
- Our Goal: Introduce SFE-Net, inspired by biological gene expression, to improve adaptability and robustness in DeepFake detection.
- Visuals:
 - DeepFake manipulation techniques diagram (FaceSwap, DeepFakes, Face2Face, NeuralTextures).
 - Infographic on detection challenges.



Experimental Results

- SFE-Net outperforms all baselines across multiple datasets!
- Key Metrics & Performance:
 - Tested on: CDF-v1, CDF-v2, DFD, DFDC, DFDCP
 - Evaluation metric: AUC (Area Under Curve)
 - Highest AUC (0.795), surpassing all baseline methods.
 - CDF-v1: 0.866 (best performance)
 - DFD: 0.840 (higher than other models)
- Ablation Study:
 - All five features combined achieve best results (AUC: 0.795).
 - Single-feature models perform worse (e.g., Texture-only: AUC 0.726).

Method	Detector	Backbone	CDF-v1	CDF-v2	DFD	DFDC	DFDCP	Avg.
Naive	Mosid [8]	MosNet	0.736	0.609	0.548	0.556	0.599	0.610
Naive	Moshrp [8]	MosNet	0.737	0.697	0.607	0.623	0.756	0.684
Naive	CNN-Aug [9]	ResNet	0.742	0.705	0.646	0.636	0.617	0.669
Naive	Scapion [10]	Scapion	0.729	0.727	0.816	0.708	0.737	0.755
Naive	EfficentNet [11]	EfficentNet	0.791	0.749	0.815	0.696	0.728	0.736
Spatial	CapuleNet [12]	Capule	0.791	0.747	0.684	0.647	0.657	0.705
Spatial	PWA [13]	Scapion	0.790	0.666	0.749	0.613	0.638	0.690
Spatial	Face X-net [14]	HRNet	0.789	0.679	0.766	0.633	0.694	0.696
Spatial	FFD [15]	Scapion	0.784	0.744	0.802	0.703	0.743	0.755
Spatial	COBE [16]	Scapion	0.780	0.743	0.802	0.705	0.734	0.753
Spatial	Recon [17]	Designol	0.768	0.752	0.812	0.713	0.734	0.752
Spatial	LCP [18]	Scapion	0.779	0.753	0.807	0.719	0.759	0.763
Frequency	FSNet [19]	Scapion	0.777	0.735	0.798	0.702	0.735	0.749
Frequency	SPSL [20]	Scapion	0.815	0.755	0.812	0.704	0.741	0.762
Frequency	SRM [21]	Scapion	0.793	0.755	0.812	0.700	0.741	0.760
Frequency(Char)	SFE-Net	Scapion	0.866	0.798	0.840	0.709	0.760	0.795

Conclusion & Future Work

- Key Takeaways:
 - SFE-Net's adaptive feature selection enhances generalization across datasets.
 - Biologically inspired techniques improve DeepFake detection robustness.
 - Experiments confirm SFE-Net outperforms traditional methods.
- Future Work:
 - Improve adaptability to real-time DeepFake forgeries.
 - Optimize computational efficiency for deployment.
 - Enhance adversarial robustness against attacks.

Relevant content from the paper "SFE-Net: Harnessing Biological Principles of Differential Gene Expression for Improved Feature Selection in Deep Learning Networks"

Research Paper on Zero-Shot Learning with Multimodal Large Language Models Accepted by IJCAI 2025

Case

In 2025, the paper “Leveraging MLLM Embeddings and Attribute Smoothing for Compositional Zero-Shot Learning,” co-authored by Qfin Holdings, Inc. and Beijing Jiaotong University, stood out among 5,404 submissions and was accepted for presentation at IJCAI 2025, the “Olympics” of artificial intelligence, thanks to its groundbreaking innovations in large language models and zero-shot learning. This marks the world’s first technological breakthrough in the deep application of multimodal large language models (MLLMs) to compositional zero-shot learning.

Compositional zero-shot learning aims to identify novel combinations of attributes and objects by leveraging prior learned combinations. This research demonstrates outstanding performance on multiple challenging datasets, achieving state-of-the-art results and providing novel solutions for various fields such as image recognition, intelligent recommendation, and content understanding.

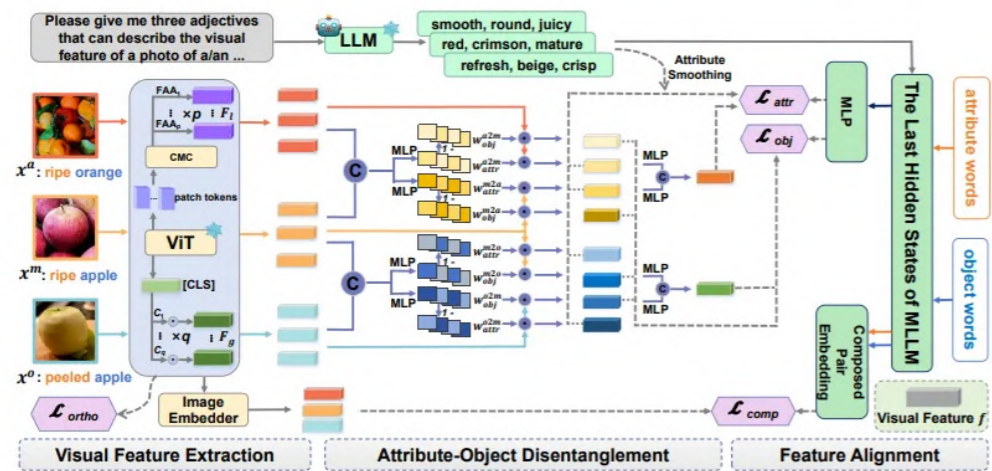


Figure 2: The overall architecture of our proposed TRIDENT, which consists of three major modules: (a) visual feature extraction, (b) attribute-object disentanglement, and (c) feature alignment.

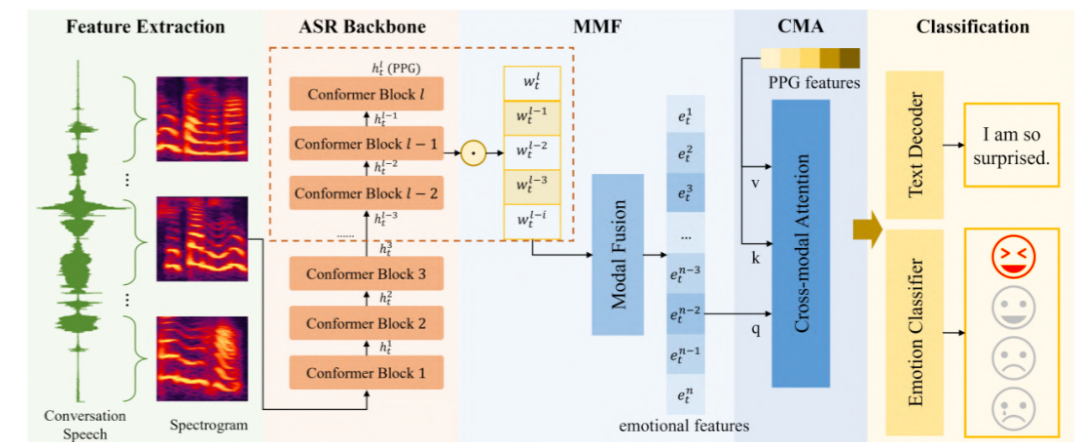
The TRIDENT framework model

Qfin Holdings, Inc.’s Research Paper on Multimodal Emotion Computing Accepted by ASRU 2025

Case

In 2025, Qfin Holdings, Inc.’s Intelligent Speech Team’s research paper on multimodal emotion computing, titled “Qieemo: Multimodal Emotion Recognition Based on the ASR Backbone,” was officially accepted by ASRU 2025, a flagship conference in the field of speech processing. With this achievement, Qfin Holdings, Inc. has become one of the very few fintech companies to have published research at all three of the world’s top conferences in the speech field: ICASSP, INTERSPEECH, and ASRU.

The Qieemo model leverages pre-trained ASR (Automatic Speech Recognition) models—a widely available component—to extract text-related speech posterior probability features and frame-aligned emotional features. Through its proprietary multimodal fusion module and cross-modal attention module, it achieves efficient fusion of features from different layers of the ASR model. Qieemo has pioneered a breakthrough that enables machines to truly “understand” the emotions in human speech! This groundbreaking technology improves recognition accuracy by over 15% compared to traditional methods and achieves significant breakthroughs in complex scenarios—delivering a relative improvement of 4% over the state-of-the-art (SOTA) monomodal solution MSMSE. This marks the first time that intelligent customer service has gained true “emotional understanding” capabilities, setting a new “SOTA+” benchmark in the field of affective computing. This leap in performance stems from a deep understanding of underlying speech features and their mechanisms, rather than simply increasing model complexity.



The Qieemo framework model

Qfin Holdings, Inc.'s PrAd Framework Selected for EMNLP 2025

Case

In 2025, Qfin Holdings, Inc.'s latest research achievement in the field of efficient parameter fine-tuning for large models, titled "PrAd: Prompt Adaptive Tuning for Decoder-only Language Models," was accepted into the Findings section of EMNLP 2025, a top-tier international NLP academic conference.

Qfin Holdings, Inc.'s research team proposed PrAd, a novel fine-tuning framework designed for large-scale decoder-only architecture models. This method innovatively integrates structural optimization with the inference process, introducing a lightweight adapter module only during the prefill stage to perform feature transformations on prompts, while fully preserving the original structure during the decoding stage without introducing any additional computational overhead.

The PrAd framework achieves significant breakthroughs in three areas:

High training efficiency

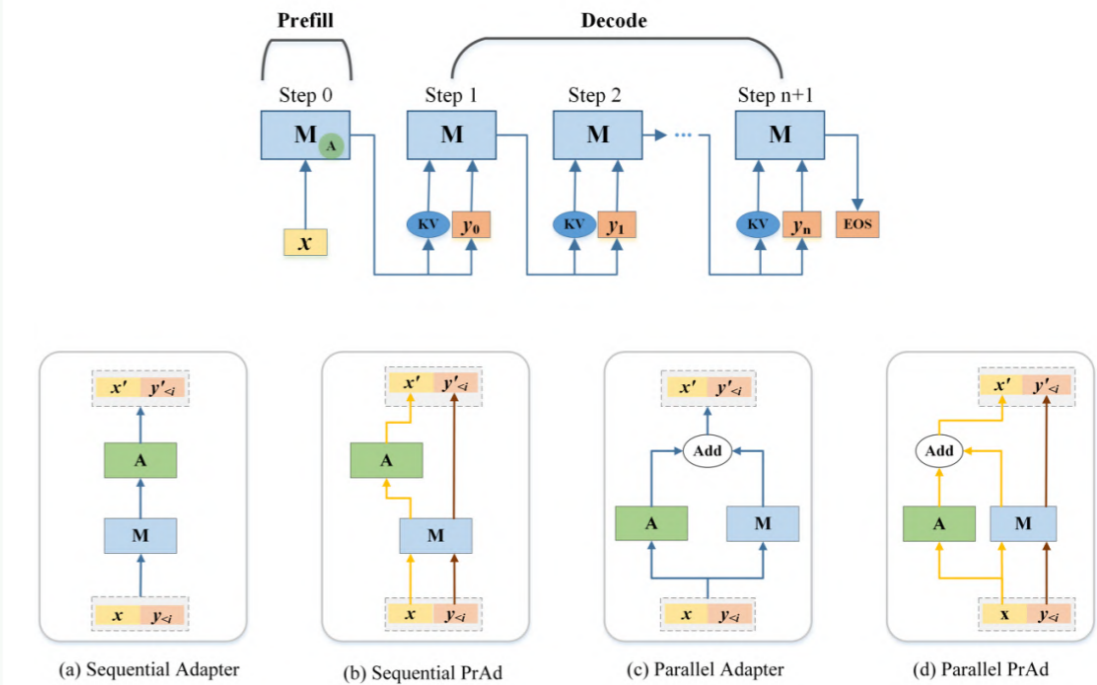
- No increase in input length, simple initialization, strong training stability, and performance comparable to or even surpassing mainstream baselines;

Efficient inference

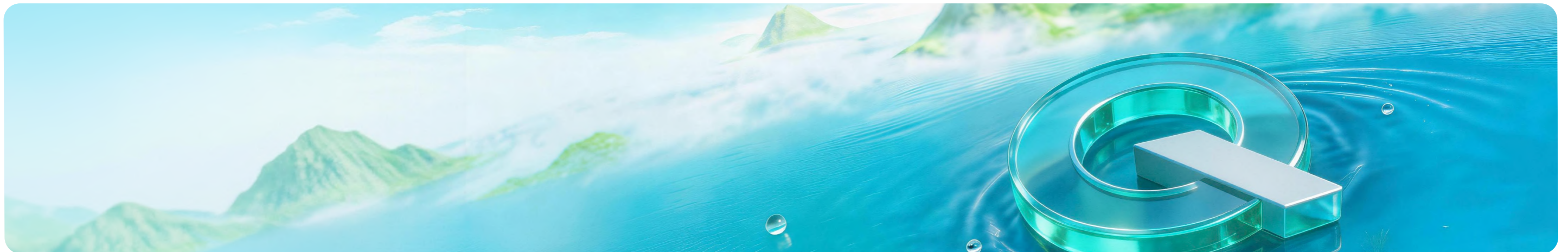
- It introduces only a minimal delay during the generation of the first token, with no additional overhead in subsequent decoding. It supports multi-task shared batch inference, and real-world tests show speeds up to 10 times faster than LoRA in multi-task scenarios;

Significantly reduced operational costs

- The scale of Adapter management and GPU memory usage can be reduced by up to 50%, simplifying the deployment and batch inference processes for multi-task models.



The PrAd framework model



Qfin Credit Super Agent Platform

As one of the earliest companies in China to invest in large-scale AI models for fintech, Qfin Holdings, Inc. has consistently focused on independent innovation in core technologies. Committed to deeply integrating agent technology into business

scenarios, the company has launched the industry's first super agent platform designed to empower core credit operations—the Qfin Credit Super Agent Platform. The platform comprises numerous modules, including an end-to-end credit decision-making agent, an SME credit assessment agent, an AI approval officer, and an AI loan officer, providing banks with expert-level credit capabilities and helping them enhance both their technical and operational strengths.

The industry's first super agent platform designed to empower core credit operations

End-to-End Credit Decision-Making Agent

In the most critical area of finance—risk control—Qfin Holdings, Inc. has developed an end-to-end credit decision-making agent. Utilizing long-chain reasoning and reinforcement learning technologies, this AI integrates over 700 risk control models, more than 7,000 strategy modules, and over 100 million historical decision data points into a large-scale model. Through modular multi-agent collaboration (covering anti-fraud, pricing benchmarks, credit limit benchmarks, and credit approval judgments), it enables end-to-end intelligent decision-making “from user application to risk assessment,” facilitating effortless intelligent risk evaluation of users.

Risk Control Models

700+

Strategy Modules

7000+

SME Credit Assessment Agent

The SME Credit Assessment Agent is powered by a specialized knowledge graph covering 99% of small and micro enterprises, with 98% accuracy in macro and microeconomic data. It delivers socially scientific assessments based on macro and micro knowledge. Leveraging a four-tier technology stack, it generates “McKinsey-level” reports tailored specifically for small and micro enterprises.

SME Knowledge Graph Coverage Rate

99%

Macro & Micro Knowledge Graph Accuracy

98%



AI Approval Officer

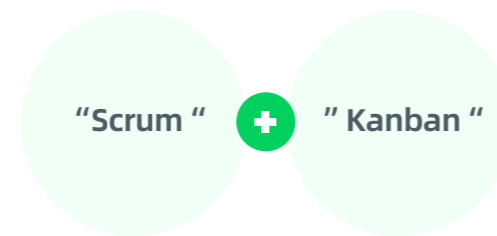
Traditional credit operations heavily rely on manual review of credit materials, resulting in time-consuming processes, high costs, and a high error rate. Additionally, complex risk control rules are difficult to enforce consistently, impacting both compliance and efficiency in the approval process. Positioned as an intelligent collaborator for approval personnel—aiming to augment rather than replace human judgment—the AI Approval Officer effectively addresses various pain points of manual approval through core technologies such as multimodal intelligent analysis, rule- and knowledge-driven decision-making, and dynamic risk profiling, delivering significant results. For example, it reduces the time required for the initial review of a single transaction from “hours” to “minutes,” boosting the overall efficiency of the approval process by over 40%. Additionally, through a sidebar integration design, it seamlessly embeds itself into existing approval systems, enabling an “out-of-the-box” intelligent upgrade that enhances the quality and efficiency of bank approval staff.

AI Loan Officer

Addressing challenges such as limited customer acquisition channels, reliance on personal experience for matching customer needs, and fragmented information hindering follow-up and conversion efficiency, the AI Loan Officer has created an intelligent business development platform covering the entire process of “finding, evaluating, engaging, and assisting” customers. Leveraging core technologies such as intelligent customer acquisition and insights, automated customer and product analysis, interactive intelligence, and content assistance, it significantly reduces the time credit officers spend on document organization and product matching, allowing them to focus more on high-value interactions. This not only effectively boosts the conversion rate of marketing leads but also embeds best practices into the system’s capabilities, empowering the entire sales team. It elevates overall service quality and professionalism, increases efficiency by 30%, and expands the number of clients managed per person from hundreds to thousands.

■ “Lingxi” R&D Process Management Platform

By 2025, the company’s “Lingxi” R&D Process Management Platform will standardize best practices in the R&D field, continuously improve cross-functional collaboration efficiency, facilitate standardized and efficient R&D governance, and support the stable delivery of sustainable business value. The platform adopts a hybrid agile framework centered on Scrum and integrated with Kanban. With Scrum at its core, it builds a standardized R&D governance system, laying a solid foundation through fixed iteration cycles, clearly defined roles, and a closed-loop improvement mechanism. By incorporating Kanban board principles, it achieves workflow visualization. Serving as the digital hub for R&D governance, it drives the standardization of R&D processes, data transparency, and online collaboration, thereby enhancing the overall effectiveness of R&D governance.



As a digital platform for agile development practices, the “Lingxi” platform comprehensively supports the standardized execution of the entire R&D process, helping to enhance R&D governance and sustainable delivery capabilities.

In the requirements management phase, business owners can directly submit and refine requirements through the platform, with the system automatically generating requirement documents and incorporating them into a unified control dashboard. The platform’s “Requirement Clarification Schedule” feature enables business, development, and testing personnel to quickly schedule meetings, align requirements, and reduce information loss. Iteration management utilizes visual workflow dashboards to precisely identify process bottlenecks, improving flow efficiency and the predictability of iterative delivery.

Testing and defect management are integrated into a unified control system. Testers can directly create test cases for requirements, quickly record results during testing, and submit defects. Defects are automatically linked to corresponding requirements, tasks, and code commits. After a fix is implemented, regression testing can be initiated with a single click, forming a complete quality control loop. This breaks down information silos across stages, enables end-to-end bidirectional traceability, and enhances the efficiency of quality control.

Additionally, the platform integrates deeply with mainstream DevOps toolchains. After developers link a code commit, they can view the build status in real time. This drives a shift in the R&D model from “manually driven” to “workflow automation-driven,” standardizing and automating release operations, reducing the risk of human error, and establishing continuous delivery as a routine practice—providing a solid foundation for the sustainable development of R&D.



01	R&D Process Control	<ul style="list-style-type: none"> In terms of R&D process control, the platform implements a high-efficiency weekly iteration model (flexibly adjusted for holidays). All teams adhere to a unified release schedule; high-frequency iterations effectively shorten the business feedback cycle, while the unified release model effectively resolves multi-team collaboration challenges.
02	Quality Process Control	<ul style="list-style-type: none"> Through “shifting testing left,” automated testing, and integration with the CI/CD toolchain, a comprehensive quality assurance system is established.
03	Test-Driven Development	<ul style="list-style-type: none"> Upon code submission, builds, unit tests, and test environment deployments are automatically triggered, ensuring the foundational quality of every code commit through automated testing suites.
04	Deep Toolchain Integration	<ul style="list-style-type: none"> The platform is deeply integrated with the CI/CD toolchain, transmitting build status and deployment results in real time to associated requirements and tasks.

Jarvis Intelligent R&D Platform

Under traditional R&D models, developers spend a significant amount of time on writing generic code, switching between contexts, and performing various repetitive tasks. This not only limits their ability to innovate and devote energy to solving complex problems, but also makes the quality and consistency of the R&D process highly dependent on individual experience, making it difficult to ensure quality at scale. To address this challenge, Qfin Holdings, Inc. independently developed and widely deployed the “Jarvis Intelligent R&D Platform.” With “end-to-cloud homogeneity” as its core architecture, the platform deeply integrates AI into the entire R&D process, serving as a key enabler for enhancing R&D efficiency.

Currently, the platform has been integrated into routine daily development, successfully addressing key R&D pain points such as the time-consuming nature of writing generic functions and repetitive code, the inefficiency of manual context switching in multi-step development tasks, the high maintenance costs associated with ensuring code quality and architectural compliance, and the delayed response times for troubleshooting and fixing issues in production environments; The company’s “Edge-Cloud Collaborative” intelligent R&D operating system combines local assistance with cloud autonomy. It integrates core technologies such as an edge-cloud homogeneous intelligent kernel, a standards-driven R&D engine, a multi-modal expert cognitive matrix, and a borderless tool ecosystem, connecting over 50 R&D tools to enable seamless cross-system invocation.



Application Outcomes

In terms of application outcomes, the platform has driven a significant improvement in R&D efficiency. The adoption rate of AI-generated code has stabilized at over 45%, with approximately 30% of generic code generated by the platform. The average requirement delivery cycle has been shortened by 40%, and the end-to-end automation rate for complex, multi-step development tasks exceeds 75%; At the same time, it effectively ensures code and engineering quality, with unit test code coverage reaching 90%, first-pass compilation success rates exceeding 85%, standard compliance rates for core business modules rising to 30%, and code-document consistency reaching 90%;

Intelligent Autonomous O&M

In the realm of intelligent, autonomous operations and maintenance, cloud-based systems can automatically identify and resolve environmental anomalies. The unattended resolution success rate for simple and moderately complex issues reaches 75%, and the average time to resolve production failures has been reduced by 65%. Following dynamic optimization of the intelligent pipeline, the average time required for building and validation has been reduced by 40%. The implementation of the Jarvis Intelligent R&D System marks a critical evolution in the company’s R&D model, shifting from a “labor-intensive” approach to an “intelligent collaboration” model.

AI-generated code adoption rate

45%+



Average reduction in requirement delivery cycle

40%



End-to-end automation rate for development tasks

75%+



Unit test code coverage rate

90%



Core business module specification coverage

30%



Doc-code consistency

90%



Unattended remediation success rate

75%



Online incident MTTR reduction

65%



Data Governance

Under the background of increasing data security risks and stricter regulatory requirements, Qfin Holdings, Inc. adheres to the security gene, independently builds an information security protection system for management companies, and regards data governance as the top priority of enterprise development. The following is a list of certifications Qfin Holdings, Inc. has obtained:

01 PIA One-Star Certification

This is an official and authoritative certification in China's personal information protection sector, jointly issued by the Data Security Working Committee of the China Cybersecurity Industry Alliance (CCIA) and the Data Security Community (DSC). Our company has passed the evaluation, proving our compliance capabilities in personal information protection are industry-leading.

02 ISO/IEC 27001 Information Security Management System Certification

This internationally recognized, rigorous information security management system certification has been successfully audited by SGS, confirming that our information security management practices comply with internationally recognized standards.

03 ISO 27701 Privacy Information Management System Certification

With internationally recognized privacy and security certifications, we have established a comprehensive privacy management framework, enabling our company to meet both international standards for information security and privacy protection.

04 DSG Data Security Governance Capability Assessment and Certification

The country's first data security governance capability assessment service has received Level 3 (Comprehensive Governance Level) certification from the China Academy of Information and Communications Technology (CAICT), demonstrating industry-leading data security governance capabilities.

05 Cybersecurity Level Protection Level 3 Certification

Certified under the National Cybersecurity Framework, our comprehensive security protection capabilities—covering physical, network, host, application, and data security—have been officially recognized following a professional assessment.

Data Safety Management

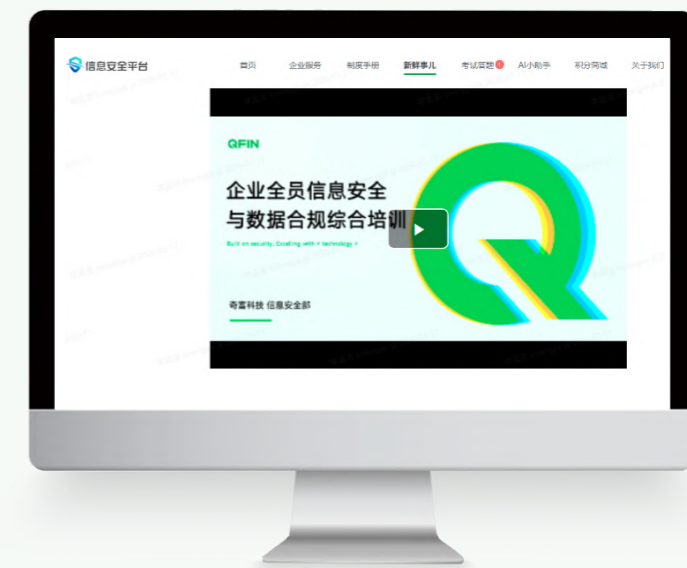
The company places a high priority on cybersecurity and data protection. We have established a security management system covering the entire data lifecycle, focusing on user privacy information and critical business data. By implementing data classification and grading management, we apply differentiated protection strategies to data of varying sensitivity levels. We uniformly employ technical measures such as encryption and protection during data storage, transmission, and usage to ensure the security of user privacy data and sensitive information at every stage.

In terms of data usage and internal management, the company continuously refines its data access control and data masking mechanisms. Data access permissions are strictly allocated in accordance with the principle of least privilege, and access to sensitive data is controlled and audited.

Comprehensive Training on Information Security and Data Compliance

Case

On December 23, 2025, Qfin Holdings, Inc. organized a comprehensive training session on information security and data compliance for all employees. The training covered all business lines and functional departments, achieving a participation rate of 98%. It focused on key topics such as information security standards, data compliance requirements, and operational risks, further strengthening employees' awareness of information security responsibilities and their ability to operate in compliance. This initiative has solidified a collective mindset among all employees, serving as a strong foundation for the company's data security management and compliant operations.



Screenshot from the comprehensive online training on information security and data compliance

Specialized Training on Large Model Security

Case

On November 26, 2025, Qfin Holdings, Inc. conducted specialized training on large model security tailored to artificial intelligence application scenarios. The training was open to all employees, with a participation rate of 70%. It focused on security standards, risk identification, and compliance requirements for the application of large model technology, helping employees systematically develop an understanding of secure large model usage and enhancing their practical ability to use intelligent technologies appropriately in business scenarios while mitigating data and information security risks.



Screenshot from the online training session on large-scale model security



Compliance AI Agent

In 2025, Qfin Holdings, Inc. deepened its focus on the field of AI compliance agents and launched Lumo AI, a one-stop compliance assistant. Powered by an AI engine and supported by a multi-source data system, this assistant precisely addresses core compliance pain points for institutions.

Furthermore, leveraging the Lumo AI All-in-One Compliance Assistant, we have achieved comprehensive coverage of all compliance scenarios with remarkable results. The time required to interpret regulatory documents has been reduced from the industry average of 40 hours to just 2 hours, with a policy alignment accuracy rate of 99.2%. The efficiency of identifying compliance gaps and generating remediation recommendations has increased 20-fold.

The Lumo AI All-in-One Compliance Assistant received the "AI Navigation Cup" from the Internet Society of China, as well as the Third Prize in the "AI+" Application and Skills Competition, winning third prize in the "AI+ Endpoint Computing Power and Privacy Protection" track and an Excellence Award in the "AI+ Security" track. It has also been shortlisted for the 2025 Intelligent Agent Innovation Application Cases, the 5th (2025) "Jin Xintong" Financial Technology Innovation Application Case Collection, and has been named among the ISC.AI Top 100 Enterprise Intelligent Agent Applications, among other honors, fully demonstrating its influence in the compliance intelligent agent industry.

Lumo AI

ISC.AI Top 100 Enterprise Intelligent Agent Applications

Third Prize in the "AI+ Endpoint Computing Power and Privacy Protection" track of the "AI Navigation Cup" "AI+" Application and Skills Competition

Excellence Award in the "AI+ Security" track of the "AI Navigation Cup" "AI+" Application and Skills Competition

Shortlisted for the 2025 Intelligent Agent Innovation Application Cases and the 5th (2025) "Jin Xintong" Financial Technology Innovation Application Case Collection

Improvement in compliance gap identification & remediation recommendation efficiency

20x

Policy Adaptation Accuracy

99.2%

Qfin Holdings, Inc.'s Lumo AI Wins Three Awards

Case

From December 1 to 3, the 2025 "AI+" Industrial Ecosystem Conference, hosted by the Internet Society of China, was held in Beijing. As a key component of the conference, the awards ceremony for the national finals of the first "AI Navigation Cup" "AI+" Application and Skills Competition, along with the plaque presentation ceremony for the "2025 Innovative Applications of Intelligent Agents," were held concurrently. Qfin Holdings, Inc.'s "Lumo AI Compliance Agent" project delivered an outstanding performance, sweeping major awards in both the "AI+ Edge Computing and Privacy Protection" and "AI+ Security" categories. It was also selected as a "2025 Innovative Intelligent Agent Application Case," making Qfin Holdings, Inc. one of the very few companies in the competition to achieve this "triple award" distinction. This fully demonstrates the company's leading capabilities in the integration of artificial intelligence and security.

It is worth noting that the "AI Leading Cup" competition, organized by the Internet Society of China, focused on 20 core sub-categories including security, industry, and energy, attracting over 2,000 teams to participate. The two entry categories submitted by Qfin Holdings, Inc. addressed emerging security challenges in the AI era and pain points in end-device computing power privacy protection.



The three awards won by Lumo AI Compliance Agent

Qfin Holdings, Inc. Retains "Operation Rock" Honors

Case

For several consecutive years, Qfin Holdings, Inc. has participated in the "Operation Rock" cybersecurity offensive-defensive exercises organized by the relevant authorities in Shanghai, continuously testing and enhancing its overall cybersecurity protection and emergency response capabilities. In November 2025, at the summary conference for the "Cast Net 2025" and "Operation Rock" cybersecurity offensive-defensive exercises in Shanghai's industry and information technology sector, Qfin Holdings, Inc. stood out among nearly 200 defending teams. The company was awarded the "Outstanding Tactics and Techniques Award" for its stable defense system, excellent security strategies, and coordinated response capabilities demonstrated during high-intensity, multi-track live-action confrontations. By the end of 2025, Qfin Holdings, Inc. ranked 40th among participating defense-side enterprises over a three-year period (out of a total of approximately 300 participating organizations), fully demonstrating its comprehensive capabilities in practical cybersecurity protection and offensive-defensive response.



Qfin Holdings, Inc. receiving the "Outstanding Tactics and Techniques Award"

AI Risk Management

As one of the primary initiators of the “Industry Self-Regulatory Initiative on AI Safety,” we adhere to the industry philosophy of “controllable, trustworthy, and reliable,” integrating AI risk management into our ESG practices. The company has established an end-to-end intelligent risk protection system, leveraging AI technology to enhance anti-fraud and risk control capabilities, strictly upholding data compliance and ethical standards, while simultaneously strengthening AI security capabilities. We proactively assume our responsibilities for industry self-regulation to help build a healthy and orderly AI industry ecosystem.

Qfin Holdings, Inc. Co-Initiates the “Industry Self-Regulatory Initiative on AI Security”

Case

On September 17, 2025, the AI Security Governance Sub-Forum of the National Cybersecurity Awareness Week was held in Yunnan. Guided by the Cybersecurity Coordination Bureau of the Cyberspace Administration of China and organized by the China Academy of Cyberspace and other institutions, the forum focused on AI security governance. During the event, the “Industry Self-Regulatory Initiative on AI Security” was released. Initiated by the China Cyberspace Security Association in collaboration with over 60 organizations, Qfin Holdings, Inc. served as one of the primary initiators. The initiative aims to help build a “controllable, trustworthy, and reliable” AI industry ecosystem.

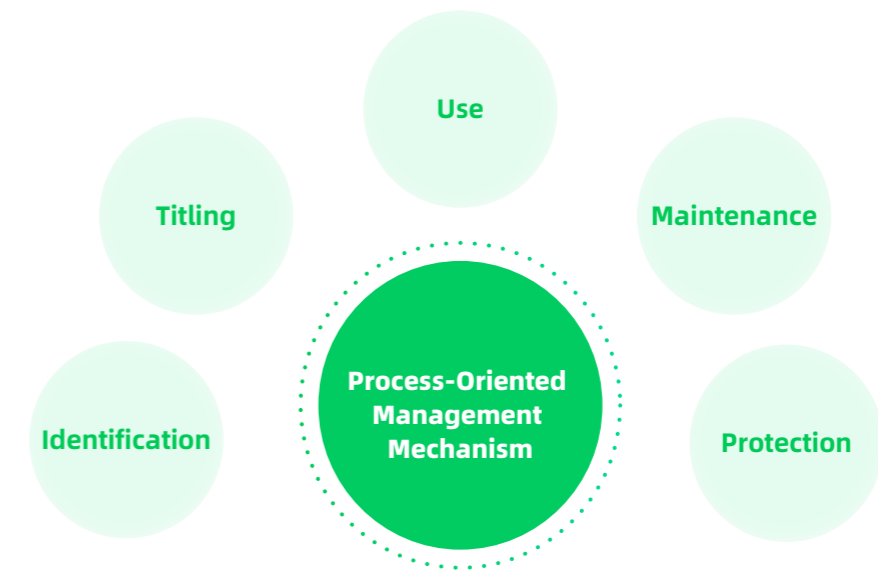


The Artificial Intelligence Security Governance Sub-Forum at the 2025 National Cybersecurity Awareness Week

Intellectual Property Protection

Qfin Holdings, Inc. remains steadfast in its core commitment to independent R&D and the protection of proprietary intellectual property, integrating these principles throughout the entire process of corporate development. We have established a comprehensive intellectual property protection system that, grounded in the establishment of intellectual property rights, comprehensively strengthens the entire chain of intellectual property creation, management, utilization, and protection. This system effectively safeguards the company’s R&D and innovation achievements, synergistically empowering the enterprise to advance toward sustainable, high-quality development, and providing robust support for the company’s steady progress in the face of intense market competition.

Intellectual Property Management



In 2025, the Company continued to improve its protection system covering trademarks, patents, copyrights, and trade secrets. By establishing a systematic framework, we further standardized intellectual property management and enhanced our technological influence within the industry. In accordance with the “Intellectual Property Management System,” we established a process-oriented management mechanism centered on “identification–titling–use–maintenance–protection.” Across all business operations—including R&D, operations, and marketing—we conduct proactive identification and internal reporting of potential intellectual property assets. Following compliance assessments, we proceed with rights confirmation activities—such as patent applications, trademark registrations, and copyright registrations—in accordance with the law, while clearly defining intellectual property ownership. As of the end of the reporting period, we had accumulated a total of 492 authorized patents and 153 software copyrights.

Furthermore, while prioritizing internal management, Qfin Holdings, Inc. actively participates in authoritative industry associations, including the China Trademark Association, the China Patent Protection Association, the Shanghai Copyright Association, and the Capital Copyright Association.

Intellectual Property Training

To further strengthen standardized intellectual property management, Qfin Holdings, Inc. regularly conducts specialized intellectual property training sessions covering topics such as patent basics, patent technology early warning, product intellectual property risk analysis, trademark basics, and copyright compliance awareness. Through systematic training, the company effectively enhances the business team’s awareness of intellectual property protection, stimulates innovation, safeguards innovative achievements, and fosters a positive corporate culture that respects intellectual property.

Online Intellectual Property Training

Case

On March 18, 2025, the company conducted an online training session and quiz for all employees on the topic of “Intellectual Property and Unfair Competition.” The session followed a “online briefing + quiz assessment” format. Nearly 1,400 employees participated and completed the assessment, effectively enhancing their ability to identify font infringement risks and their awareness of legal compliance in marketing activities, thereby reducing the company’s infringement risks at the source.



Screenshot from an online intellectual property training session

Intellectual Property Monitoring

The company continuously conducts intellectual property monitoring and enforcement activities. In response to trademark infringement and unfair competition, it takes appropriate legal action—including filing complaints through relevant platforms, issuing formal notices, and pursuing legal remedies—to resolve such issues effectively. While safeguarding its brand value and minimizing the risk of user misrepresentation, the company helps foster a fair and orderly competitive market environment, demonstrating its long-standing commitment to intellectual property protection, the safeguarding of user rights, and social responsibility.



04

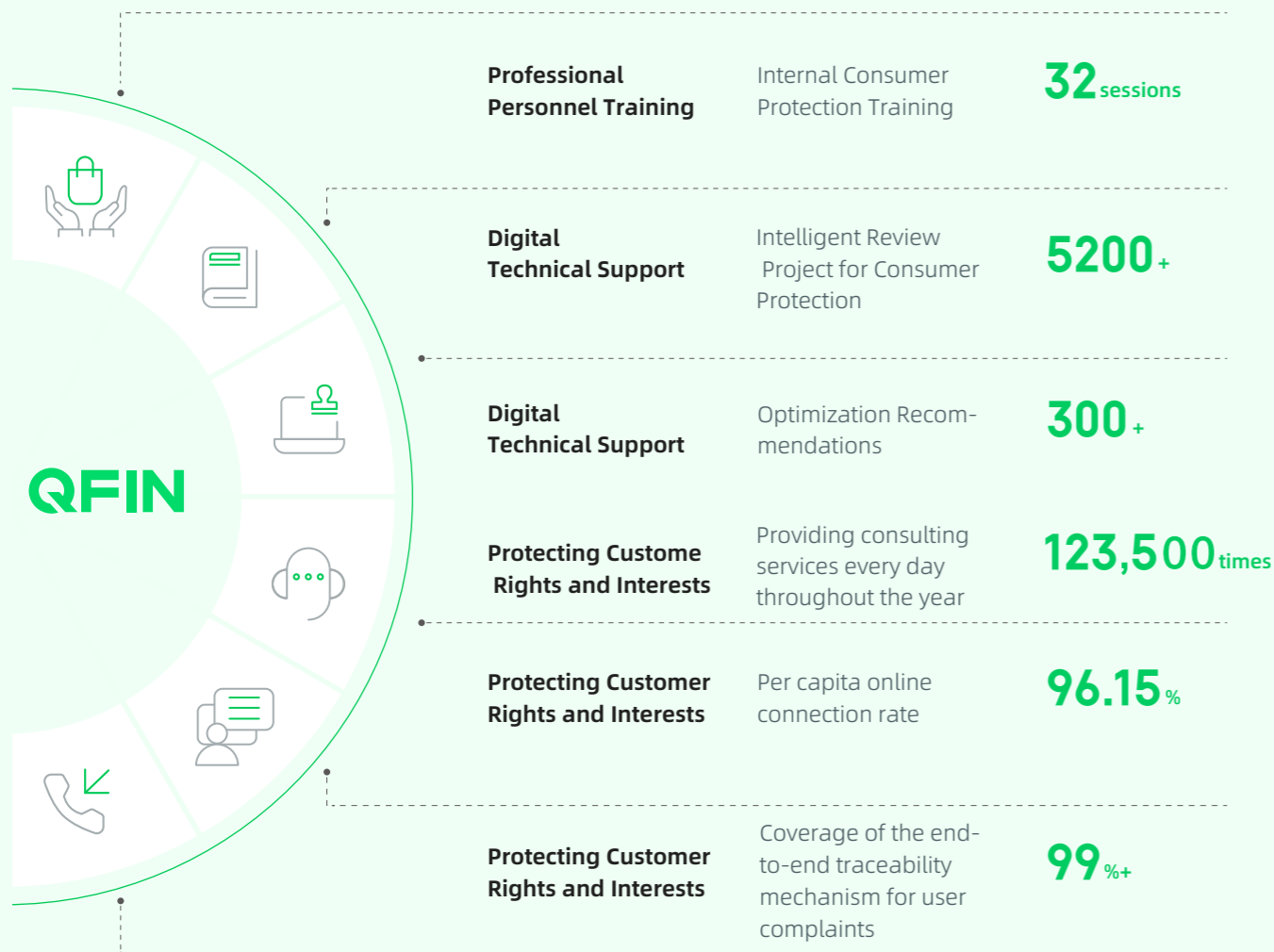
Ecological Prosperity

Qfin Holdings, Inc. has always been committed to providing customers with reliable assurance and trust, and solemnly promises to deliver excellent service experiences and continuously stable high-quality services to customers.

Customer First

Qfin Holdings, Inc. is committed to providing customers with reliable assurance and trust, and solemnly pledges to deliver an exceptional service experience along with consistently stable, high-quality service. We firmly believe that enhancing customer satisfaction is the core of our professional service philosophy. Therefore, we place great importance on our commitments to customers, actively fulfill our responsibilities regarding consumer rights protection, and ensure that customers can conveniently enjoy high-quality services at reasonable prices. Through professionalism and integrity, we uphold our corporate responsibilities and build a solid foundation of customer trust.

In 2025, the company upgraded its intelligent customer service system, enhancing capabilities in intent prediction, risk early warning, and call routing. This resulted in a first-call resolution rate of 86.13% and a customer satisfaction rate of 99.10%. Simultaneously, leveraging the direct complaint channel mechanism, we completed 74 business process iterations, continuously optimized the user service experience, and made significant progress in consumer rights protection.



Qfin Holdings, Inc. Brings a Ray of Hope to Families in Need

Case

Mr. Wang, a resident of Shanghai's Putuo District and a Qfin Loan user, faced severe financial hardship due to a family member's long-term illness. Qfin Holdings, Inc. provided him with charitable relief funds and relief supplies, effectively alleviating his family's immediate financial crisis. This charitable relief

initiative is a heartwarming measure through which the company implements its ESG sustainable development strategy. It establishes a special support channel for users who have fallen into financial distress due to unforeseen circumstances or major family emergencies, conveying financial warmth and a sense of responsibility.



The donation ceremony for the public welfare assistance project

Qfin Holdings, Inc.'s Unique Financial Education System

Case

In 2025, the company's Consumer Rights Protection Department established a distinctive "1+2+3" financial education system. Centered on financial literacy education, this system leverages a dual-engine approach combining online education with offline activities. It implements a targeted "Three Outreach" strategy—reaching into schools, communities, and local areas—to comprehensively build a multi-channel, multi-format, and wide-reaching financial education network. This initiative aims to enhance customers' awareness of financial risk prevention and financial literacy, thereby solidly fulfilling the company's primary responsibility for protecting financial consumer rights.



A consumer protection awareness campaign in progress

Qfin Holdings, Inc. Invited to Participate in the “Public Anti-Fraud, Industry Protection” Anti-Fraud Awareness Orienteering Walk

Case

On June 13, the “Public Anti-Fraud, Industry Protection” anti-fraud awareness orienteering walk, organized by the Fujian Provincial Office for Combating Illegal Activities, kicked off in Fuzhou. As a representative of the fintech sector, Qfin Holdings, Inc. joined forces with over 40 organizations—including provincial-level government agencies, banks, and securities and insurance institutions—to form a contingent. Through an innovative “financial anti-fraud + fitness” approach, the group set up interactive checkpoints along the Jin’an Lake Trail, where participants engaged in anti-fraud quizzes and a fun stamp-collecting game. During the event, Qfin Holdings, Inc. focused on high-risk areas of current financial fraud. Through case studies, risk warnings, and illustrated materials, the company transformed complex financial security knowledge into relatable, real-life scenarios. Using an immersive educational approach, Qfin helped the public identify fraud tactics, effectively raising public awareness of safety precautions, and contributing to the establishment of a new framework for anti-fraud education that is multi-layered, comprehensive, and multidimensional.

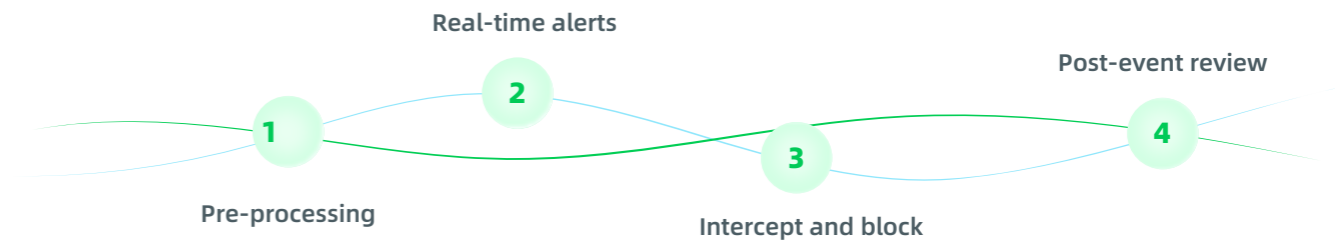


The scene of the “Everyone Fights Illegal Activities, Industries Stand Guard” anti-illegal activities awareness-raising orienteering walk

Rights and Interests Protection

Anti-Fraud Protection

By 2025, Qfin Holdings, Inc. will establish a closed-loop anti-fraud capability comprising “pre-transaction identification + real-time alerts + interception and blocking + post-transaction review.” The company will implement risk warnings and secondary confirmations at critical transaction stages, incorporate multi-source risk signals for real-time identification and tiered response, intercept high-risk behaviors and enforce mandatory verification, and, through optimized manual review and retrospective analysis mechanisms, continuously iterate risk rules and models to reduce false positives, improve risk detection accuracy, and enhance loss recovery efficiency.

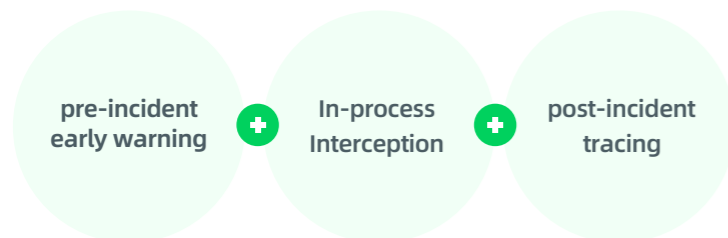


Faced with increasingly complex challenges in online financial security, Qfin Holdings, Inc. has leveraged its proprietary anti-fraud expert strategy system to establish a closed-loop, end-to-end process covering fraud detection, strategy formulation, intelligence analysis, and case handling. The system deeply integrates cutting-edge technologies such as voiceprint recognition and intelligent forgery detection to accurately identify various types of fraudulent activities. In 2025, Qfin Holdings, Inc. issued 123,000 AI-powered anti-fraud alerts, blocked 69,700 fraudulent activities, successfully deterred 14,800 potential victims, and directly prevented user losses of 130 million yuan. The financial loss rate decreased by 12.1% year-over-year, safeguarding users’ “wallets” with tangible results.

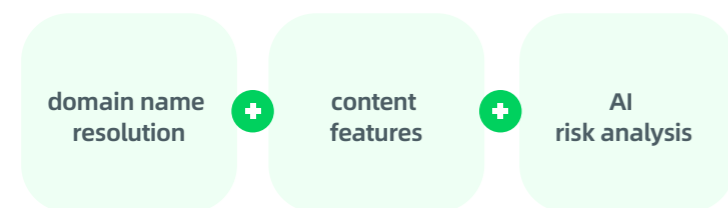


In response to the trend toward increasingly covert and technologically sophisticated telecommunications and online fraud schemes, Qfin Holdings, Inc. has continuously refined its “Fraud/Counterfeit Financial Website Analysis System,” establishing a comprehensive intelligent defense system that covers the entire process: “pre-incident early warning–in-process interception–post-incident tracing.”

| Full-Process Intelligent Defense System



| Multi-Dimensional Model Integration



the system collected a cumulative total of 26.19 million intelligence entries and issued 20.208 million alerts. Thanks to its outstanding practical results, it was selected as a model case for anti-fraud efforts by the Ministry of Industry and Information Technology (MIIT) in 2025, highlighting the company’s leading capabilities in the field of anti-fraud technology.

At the same time, Qfin Holdings, Inc. launched an intelligent anti-gambling interception system, covering risk prevention and control scenarios across all business operations, channels, and processes. In 2025, the system successfully identified and blocked 450,800 gambling-related customers with associated assets of approximately 6.7 billion yuan. The system’s leakage rate decreased by approximately 55% year-over-year, effectively purifying the online financial environment and tangibly safeguarding user account security and legitimate rights and interests.

Total intelligence collected for the year

26.19 million entries

Total alerts issued for the year

20.208 million alerts

Anti-gambling system blocked gambling-related customers

450,800 customers

Assets associated with the anti-gambling system

6.7 billion yuan

System leakage rate decreased YoY by approximately

55 %

▪ Combating Illegal and Gray-Market Activities

In 2025, the company continued to leverage data identification models to address the root causes of illegal and gray-market activities. That year, Qfin Holdings, Inc. used data models to accurately identify and intervene with over 120,000 users involved in illegal activities, driving a reduction of approximately 54% in the proportion of complaints related to such activities. Actively collaborating with law enforcement to combat illegal and gray-market activities, the company facilitated the police in initiating or accepting 12 cases in 2025, with 6 cases already concluded. A total of 253 members of various illegal and gray-market gangs were apprehended.

Additionally, in terms of ecosystem collaboration, Qfin Holdings, Inc. has established regular communication mechanisms with various media platforms, jointly addressing nearly 2,300 instances of non-compliant traffic-driving content. The company also partnered with the Southern Metropolis Daily Big Data Research Institute to jointly release the “Research Report on the Governance of ‘Illegal Debt Collection Agency’ Practices” and assisted China University of Political Science and Law in completing the “Research Report on Chaos in Profit-Driven Debt Settlement Agencies in the Financial Sector and Governance Pathways.”

Qfin Holdings, Inc. Co-Hosts the “Clear and Bright Pujiang · E-Enterprise Co-Governance Special Campaign Summary and Exchange Event to Address Chaos in Online Financial Information”

Case

On November 21, the “Clear and Bright Pujiang · E-Enterprise Co-Governance” Special Campaign Summary and Exchange Event to Address Chaos in Online Financial Information was held in Shanghai. The event was jointly organized by the Shanghai Municipal Cyberspace Administration and the Shanghai Financial Regulatory Bureau, with Qfin Holdings, Inc. serving as a co-organizer. At the event, the “Shanghai Online Platforms’ Initiative on Regulating the Order of Online Financial Information Dissemination” was released, jointly initiated by Qfin Holdings, Inc. and other internet companies.



A representative from Qfin Holdings, Inc. speaking at the event

Supporting Small and Micro Enterprises

Rooted in its mission of technology-driven financial inclusion, Qfin Holdings, Inc. employs pragmatic, technology-enabled initiatives to help small and micro enterprises overcome development bottlenecks and achieve their full potential. These initiatives, which benefit small and micro enterprises, are underpinned by the company's robust AI technology, which undergoes continuous iteration and upgrades.

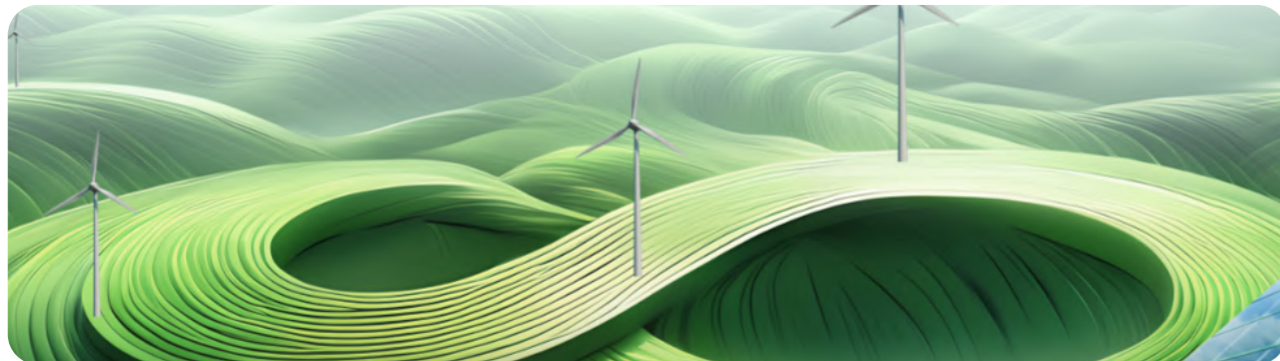
Leveraging its self-developed large language model, Qfin Holdings, Inc. has established a core technological framework encompassing SME knowledge graphs, multimodal perception technology, and enhanced SME profiling. By integrating credit, business registration, and tax data to unlock their full value, while incorporating macroeconomic and industry trends, the company effectively addresses information asymmetry in SME finance. Through precise needs identification and risk assessment, Qfin Holdings, Inc. ensures that financial benefits efficiently reach businesses in need, thereby solidifying the foundation of service quality.

In terms of functional design

- Qfin Holdings, Inc. has driven a shift in enterprise identification from "single-entity qualification assessment" to "comprehensive business entity identification," with a focus on enhancing multi-dimensional business data collection capabilities. By digitizing data interfaces for invoices, tax records, annual reports, payment transaction histories, and electricity consumption, businesses no longer need to manually submit paper documents; instead, they can retrieve relevant data with a single click of authorization.

In terms of risk control optimization

- the company uses collected operational data as the core for eligibility assessment. Rather than relying solely on the personal credit of the legal representative, it comprehensively evaluates multi-dimensional indicators such as "revenue stability (invoice amount trends), compliance (tax credit rating), and cash flow (income-to-expense ratio)." This significantly reduces misjudgments caused by incomplete information and effectively lowers the financing barriers for SMEs.



Special Initiative on Financial Empowerment for Geographical Indication Products


Case

On September 19, 2025, the "Special Initiative on Financial Empowerment for Geographical Indication Products" was officially launched. The initiative was organized by the Fujian Provincial Market Supervision Administration (Intellectual Property Office), implemented by Qfin Holdings, Inc., and co-organized by the Fuzhou Municipal Market Supervision Administration (Intellectual Property Office), the Fujian Trademark Association, and the Fujian Asset Valuation Association.

People's Daily and People's Daily Online Report: The Intangible Cultural Heritage of Liuaonori in Zhangpu County, Fujian Province

As a Fujian geographical indication product, Liuaonori boasts a long history. Lin Wenhui, an intangible cultural heritage inheritor, has carried on the art of nori cultivation for three generations. After establishing a modern factory in 2016, the company faced a production capacity shortage due to surging orders driven by its growing reputation. At a matchmaking event organized by the Fujian Provincial Market Supervision Administration, Qfin Holdings, Inc. provided interest-free loans to help the company purchase automated equipment, thereby completely resolving its production capacity issues.



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Liuaonori from Zhangpu County, Fujian

Special Initiative on Financial Empowerment for Geographical Indication Products

Case

Supporting the Zhenghe White Tea Industry and Strengthening Its Foundation for Heritage Preservation

Zhenghe White Tea is a Fujian Geographical Indication product. Minhui Mingcha Company, which has long been dedicated to the white tea industry and owns over 470 mu of tea gardens, faced a cash crunch due to business expansion and excess inventory. Through the facilitation of the local government and the Market Supervision Bureau, Qfin Holdings, Inc. provided an interest-free loan to help the company overcome its difficulties.



Zhenghe White Tea, a Fujian Geographical Indication Product

Supporting Pre-Cooked Meal Companies to Preserve Local Culinary Traditions

As a leading provider of fresh pre-cooked meals in Fujian, Youyu Foods specializes in Fuzhou-style dishes. However, the company faced production capacity constraints when orders surged during the summer. At a meeting organized by the Fujian Provincial Market Supervision Administration, Qfin Holdings, Inc. provided an interest-free loan to help the company establish a new production line. This enabled the company to successfully manage the surge in orders, fulfill its daily delivery commitments, and bring the authentic flavors of Fuzhou to more consumers.



A corner of the Youyu Food Processing Center

Qfin Holdings, Inc. Launches Initiative to Support Taiwanese Youth Entrepreneurship

Case

On September 22, 2025, the launch ceremony for the “Smart Integration Across the Strait, Creating a Shared Future” initiative—a collaboration between the Fuzhou Pilot Free Trade Zone and Qfin Holdings, Inc. to support Taiwanese youth entrepreneurship—was held at the Fuzhou Pilot Free Trade Zone, marking the approval of the first “Taiwanese Youth Entrepreneurship Loan.” This initiative is a key implementation project under the Fuzhou Pilot Free Trade Zone’s “Practical Free Trade” nine-point plan to support the entrepreneurial development of Taiwanese youth. It aims to optimize the business environment for Taiwanese youth and enterprises seeking to start businesses or find employment in Fuzhou through the empowerment of fintech.

At the ceremony, the Fuzhou Pilot Free Trade Zone Management Committee and Qfin Holdings, Inc. signed a strategic cooperation agreement, clarifying that both parties will engage in long-term collaboration in areas such as credit assessment for Taiwanese enterprises, financial service innovation, and empowerment of Taiwanese youth entrepreneurs. Together, they will build an industry-finance integration ecosystem comprising a “credit assessment system + innovative financial service system + healthy supply chain system.” Under the agreement, Qfin Holdings, Inc. will fully leverage its technological strengths to create precise credit profiles for Taiwanese youth-led enterprises, thereby facilitating the implementation of a mechanism that transforms “data into credit and credit into capital,” and providing targeted financial support to the entrepreneurial community.



The signing ceremony of the strategic cooperation agreement between the Fuzhou Pilot Free Trade Zone Administration and Qfin Holdings, Inc.

Qfin Holdings, Inc.'s "Double 11 Interest-Free Plan" Supports Small and Micro Businesses

Case

During the 2025 Double 11 shopping festival, with its extended promotional period lasting over a month, small and micro merchants entered a critical phase regarding inventory preparation, inventory turnover, and operational investments. Whether funds could be secured in a timely manner and whether costs remained under control directly impacted their business performance during the peak season. To help small and micro merchants overcome cash flow bottlenecks, Qfin Holdings, Inc. launched the "Double 11 Interest-Free Plan." Focusing on four core needs—cost reduction, flexibility, emergency support, and revenue growth—the initiative offers multi-faceted support through substantial cashback, 12-month interest-free installments, emergency working capital of up to 200,000 yuan, and surprise prize draws. This comprehensive approach alleviates financial burdens for small and micro businesses and fully supports merchants in maximizing their peak-season profits.

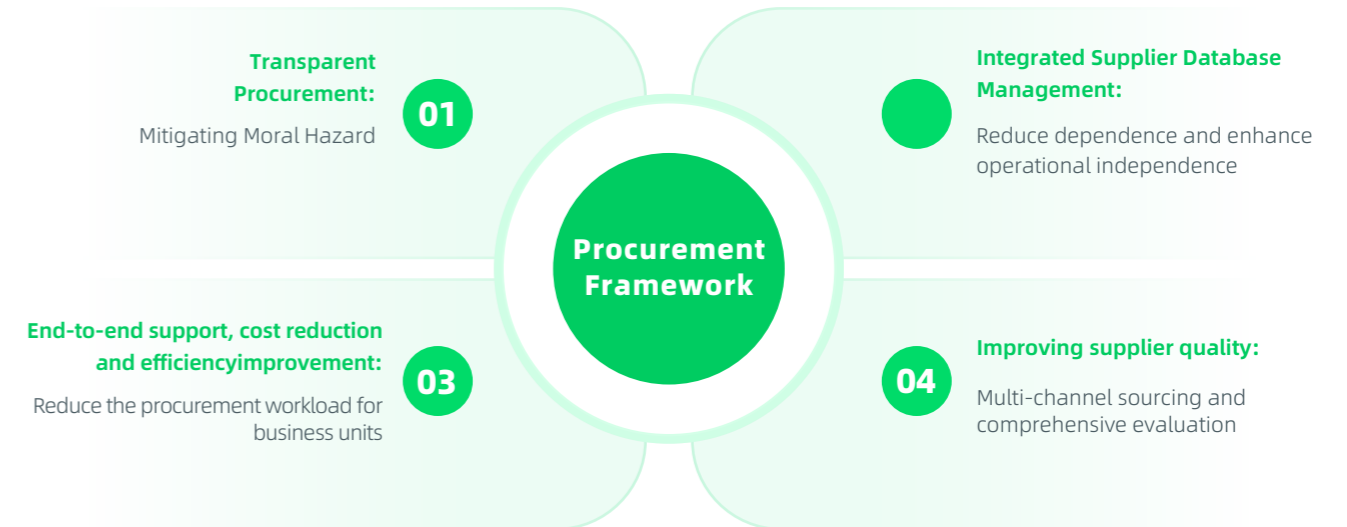


Illustration of the "Double 11 Interest-Free Plan"

Supplier Management

The company places great emphasis on supply chain management and has established internal policies and procedures, including the *Procurement Management Guidelines*, *Qfin Holdings, Inc. Supplier Management Measures*, and *Qfin Holdings, Inc. Procurement Expert Pool Management Measures*. Guided by the principles of impartiality, fairness, and transparency, these documents define the standardized and regulated procurement processes to be followed and the requirements for supplier management. This includes, but is not limited to, standardizing procedures for supplier sourcing and qualification reviews, supplier evaluation/quotation requests, and supplier maintenance and de-listing.

In 2025, we will continue to build a comprehensive framework for procurement strategy and efficiency improvement:



Supplier Inspection

Case

Qfin Holdings, Inc. conducted a specialized on-site inspection of one of its furniture suppliers. The inspection involved verifying corporate documents such as the supplier's ISO certification, financial statements, and product environmental testing reports; conducting on-site checks of certification implementation, adherence to production process standards, and environmental measures for noise reduction and dust control; and urging corrective actions for identified issues to strengthen the supplier's compliance and green operations management.

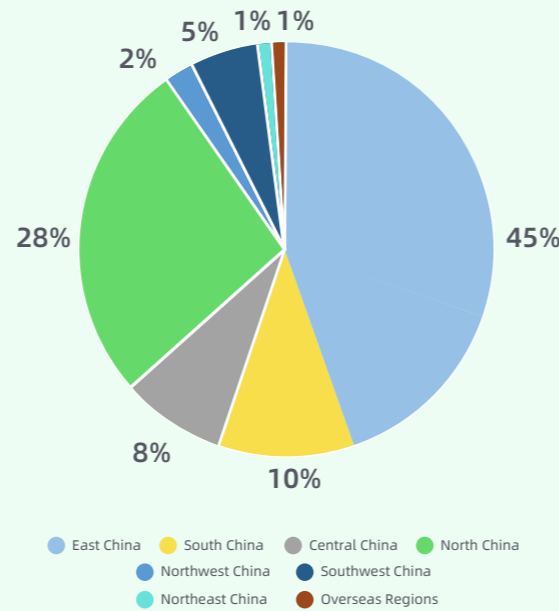


Supplier inspection site

In addition, in 2025, Qfin Holdings, Inc. will comprehensively strengthen supplier onboarding, inspections, and end-to-end evaluation management to establish a standardized supply chain control system. During the onboarding phase, we will rigorously review corporate qualifications to screen for high-quality, compliant suppliers from the outset; during inspections, we will focus on on-site factory audits; and during evaluations, we will implement dynamic assessments and ensure closed-loop rectification of issues.

As of 2025, Qfin Holdings, Inc. had 710 suppliers. We establish long-term, mutually beneficial partnerships with suppliers who provide high-quality services, and through a comprehensive business portfolio and rapid response mechanisms, we support the coordinated and healthy development of suppliers across multiple regions.

Geographical Distribution of Suppliers



Industry-Wide Win-Win

Qfin Holdings, Inc. deeply understands the value and driving force of collaboration and is actively committed to promoting the coordinated development of the industry and achieving mutual benefits for all parties. We uphold an ecosystem-oriented mindset and an open approach, collaborating with partners to create a multi-party win-win framework in both technology and business. In 2025, the company will actively participate in the formulation of industry standards, host industry competitions, appear at multiple national-level forums, and establish strategic partnerships with governments and financial institutions to comprehensively advance the industry's shared success.

Laying a Solid Foundation of Standards to Guide Compliance-Driven Development

Innovation in fintech cannot be achieved without the support of standards and regulations. In 2025, Qfin Holdings, Inc. played a key role in drafting three major standards: "Technical Requirements for Financial Applications of Large Language Models", "Evaluation Specifications for Financial Applications of Large Language Models", and "Guidelines for Post-Loan Collection and Risk Control in Personal Online Consumer Credit within Internet Finance".

Qfin Holdings, Inc. Co-Drafts Two Group Standards for Large Financial Models

Case

On November 19, 2025, the "Artificial Intelligence" themed forum of the 2025 FinTech Conference was held in Shenzhen. At the forum, the Artificial Intelligence Professional Committee of the Beijing Fintech Industry Alliance officially released two important group standards: "Technical Requirements for Financial Applications of Large Language Models" and "Evaluation Specifications for Financial Applications of Large Language Models." As one of the core contributing organizations, Qfin Holdings, Inc. was deeply involved in the development of this series of standards, contributing its professional expertise to the healthy and high-quality development of large language models in the financial industry.



The launch event for the two standards

Qfin Holdings, Inc. Contributes to National Standard on Debt Collection, Strengthening Compliance Defenses

Case

The national standard “Internet Finance–Personal Online Consumer Credit–Guidelines for Post-Loan Debt Collection Risk Control” has been officially released. As China’s first national-level regulation focused on post-loan debt collection operations, this standard fills a long-standing gap in this area. It provides an authoritative basis for industry self-regulation, enhancing compliance standards, and identifying illegal and non-compliant activities, marking a crucial step toward the standardized and healthy development of the post-loan debt collection industry. As a contributing organization, Qfin Holdings, Inc. leveraged its professional expertise and risk management capabilities in post-loan management to make a significant contribution to the development of the standard.

Deepening Technological Innovation to Empower Industry Applications

Technology can only truly create value when it is deeply integrated into real-world scenarios and solves practical problems. By hosting high-level competitions and participating in professional trade shows, Qfin Holdings, Inc. shares its innovative achievements in the AI+finance sector with the industry, driving technology from the laboratory to the front lines of business operations, and helping financial institutions achieve greater efficiency and business model evolution.

Qfin Holdings, Inc. and Qfin Digitech Make Their Debut at the 2025 China International Finance Expo

Case

On June 18, the 2025 China International Finance Expo opened in Shanghai under the theme “Open Innovation, Technology Empowerment, and Co-Creating a New Future for Finance.” Qfin Holdings, Inc. and its subsidiary, Qfin Digitech, were invited to participate in the event. Through a combination of keynote speeches and booth displays, they comprehensively showcased their achievements in AI technology applications within the fintech sector.



Qfin Holdings, Inc.'s booth showcasing its AI technology achievements

In an interview, Wu Haisheng, CEO of Qfin Holdings, Inc., stated that the purpose of a business is not to generate profits, but to create value. Qfin Holdings, Inc.'s approach serves as a model for the industry, demonstrating that AI drives not only process optimization but also the fundamental evolution of financial services. Leveraging its credit super-agent as a cornerstone, Qfin will continue to deepen technological R&D and ecosystem partnerships to drive the large-scale implementation of agent networks in the financial sector.



Wu Haisheng, CEO of Qfin Holdings, Inc., being interviewed by the media at the booth

In his speech at the China International Financial Expo Forum, Zhou Xuqiang, President of Qfin Digitech, noted that financial institutions can leverage “intelligent levers” such as the Qfin Credit Super Agent Platform to achieve broader coverage of inclusive finance customers, more precise risk pricing, and more resilient business growth.



Zhou Xuqiang, President of Qfin Digitech, speaking at the event

Qfin Holdings, Inc. Successfully Hosts the Finals of the “Digital Financial Security Innovation and Practice Competition”

Case

On April 17, 2025, the finals of the “2025 Digital Financial Security Innovation and Practice Competition” kicked off. The event was jointly organized by the Xicheng District Federation of Trade Unions of Beijing and other entities, and hosted by Qfin Holdings, Inc. and other organizations. Since its launch, it has attracted nearly 50 teams from leading financial institutions, technology companies, and research institutes. After months of rigorous selection, 18 elite teams—including Industrial and Commercial Bank of China, Bank of China, Bank of Communications, China Postal Savings Bank, China Merchants Bank, Shanghai Pudong Development Bank, China CITIC Bank, Huaxia Bank, China Minsheng Bank, Industrial Bank, Ping An Bank, Zheshang Bank, Zhejiang NetBank, Taikang Insurance Group, Chongqing Ant Consumer Finance, Mafang Consumer Finance, CICC Financial Certification Center, and Central Government Bond Registration and Settlement—have emerged as 18 elite teams, presenting 25 benchmark cases to showcase cutting-edge explorations and innovative practices in the field of digital financial security at the finals.



The finals of Qfin Holdings, Inc.'s “Digital Financial Security Innovation and Practice Competition”

Building a Collaborative Platform to Foster an Industrial Ecosystem

Alone we go fast; together we go far. Qfin Holdings, Inc. actively builds platforms for dialogue among government, industry, academia, research institutions, and end-users to promote the deep integration of fintech with the real economy and drive collaborative innovation across the entire industrial chain.

Qfin Holdings, Inc. Invited to Attend the China Development Forum

Case

On March 23, 2025, the 2025 Annual Meeting of the China Development Forum opened at the Diaoyutai State Guesthouse in Beijing. Wu Haisheng, Founder and CEO of Qfin Holdings, Inc., was invited to attend the forum, which was widely covered by major media outlets including CCTV, Xinhua News Agency, People’s Daily, China News Service, and China Daily.

In an interview with the media, Wu Haisheng stated that AI technology has unlocked dual benefits for Chinese enterprises: “industrial upgrading and internationalization opportunities.” China’s artificial intelligence technology is accelerating its deep integration with various industries, playing a pivotal role in the transition from old to new growth drivers in the Chinese economy. China possesses the application scenarios and market advantages necessary for AI development. “AI+” is bound to drive significant productivity gains across all industries and unlock immense business opportunities. We are witnessing AI technology gradually transforming into user-friendly, efficient, and adaptable intelligent applications across numerous sectors, thereby solidly and powerfully propelling the digital transformation of the entire industry.



Wu Haisheng, CEO of Qfin Holdings, Inc., was invited to attend the China Development Forum, which was covered by several major media outlets.

Qfin Holdings, Inc. Hosts “Mutual Engagement, Mutual Empowerment—2025 Guangzhou Artificial Intelligence and Modern Finance Industry-Finance Integration Event”

Case

On April 25, the “Mutual Engagement, Mutual Empowerment – 2025 Guangzhou Artificial Intelligence and Modern Finance Industry-Finance Integration Event,” organized by the Office of the Guangzhou Municipal Party Committee’s Financial Affairs Commission and others, and hosted by Qfin Holdings, Inc. and other entities, was held in Guangzhou. Wu Haisheng, CEO of Qfin Holdings, Inc., and Zhou Xuqiang, President of Qfin Digital Technology, were invited to attend and deliver speeches. At the event, Qfin Digital Technology



Wu Haisheng, CEO of Qfin Holdings, Inc., delivering a speech at the event

signed strategic cooperation agreements on “AI+Finance” and “AI+Finance+Industry” with Guangdong Huaxing Bank and China Unicom Guangzhou, committing to in-depth collaboration leveraging AI technology. tional financial industry from a credit perspective.



Zhou Xuqiang, President of Qfin Digitech, at the signing ceremony with Guangdong Huaxing Bank and Guangzhou Unicom

Commitment to Public Welfare

Qfin Holdings, Inc. has always upheld the philosophy of giving back to society, guided by the principle of “technology for good,” and has embedded corporate responsibility into the very fabric of its development. In 2025, the company deeply implemented its ESG strategy, continuing to make strides in multiple areas including emergency relief, rural revitalization, health initiatives, and employment promotion: providing urgent aid to earthquake-stricken areas in Tibet to bring warmth and compassion to affected communities; supporting industrial upgrading and e-commerce development to stimulate rural self-sustaining growth; sponsoring sporting events to promote healthy lifestyles; and launching the innovative “Spark Program” to expand employment opportunities.

Donating Funds and Supplies to Aid Earthquake-Stricken Areas in Tibet

Case

In January 2025, a 6.8-magnitude earthquake struck Dingri County in Shigatse City, Tibet Autonomous Region, affecting 61,500 people. Following the earthquake, guided by its ESG sustainability strategy, Qfin Holdings, Inc. swiftly activated its emergency response mechanism. In collaboration with the China Red Cross Foundation, the company provided urgent financial and material assistance to help affected residents weather the crisis and work together to rebuild their homes.



Relief supplies donated by the China Red Cross Foundation arrive in Dingri County, Tibet

Supporting the Implementation of the Wild Mushroom Freeze-Drying and Cold Storage Facility Project in Zhongping Town

Case

In 2025, Qfin Holdings, Inc. actively responded to the call for East-West cooperation and launched its 2025 ESG priority initiative. Under the guidance of the Putuo District Government in Shanghai, the company carried out the construction project for a wild mushroom freeze-drying and cold storage facility in Zhongping Town. During the project’s implementation, Qfin Holdings, Inc. provided funding to help the local community build a 210-square-meter storage center integrating refrigeration, freeze-drying, and quick-freezing capabilities. This initiative specifically addresses the core challenge of local wild mushrooms—where they “rot during peak season and run out during off-season” —and helps break through the bottlenecks hindering local industrial development.

Key ESG Projects in 2025

Help the local area to establish a storage center

“Wild Mushroom Freeze-Drying and Refrigeration Facility Project in Zhongping Town”

210M²



Construction of the Wild Mushroom Freeze-Drying and Cold Storage Facility Project in Zhongping Town Begins

Collaborating with the Ministry of Industry and Information Technoy to Support High-Quality Development of Industry and Information Technology in Longnan City, Jiangxi Province

Case

In 2025, Qfin Holdings, Inc. partnered with the Ministry of Industry and Information Technology to support the high-quality development of industry and information technology in Longnan City, Jiangxi Province. Focusing on key priority projects, the initiative utilized interest-free financial services to boost the local navel orange industry. By deepening cooperation between government and business and earnestly fulfilling social responsibilities, the project has received widespread acclaim.

As a renowned Geographical Indication (GI) product, Gan Nan navel oranges derive their unique flavor from the region's selenium-rich soil. A local grower who has been rooted in Gan Nan for 20 years has suffered from drowned fruit trees and declining yields over the past two years due to excessive rainfall, leaving him short of funds for pre-cultivation preparations. The Qfin Assistance Program promptly provided interest-free working capital to cover winter fertilization, pesticides and other pre-planting costs, allowing the grower to focus on orchard management and safeguard the quality and reputation of Gan Nan navel oranges as a geographical indication product.



Qfin Holdings, Inc. collaborates with the Ministry of Industry and Information Technology on a project to support high-quality development of industry and information technology in Longnan City, Jiangxi Province

Supporting the Successful Completion of the First Shanghai Top Run 10K Elite Race

Case

On November 16, the inaugural 2025 New Golden Ring Shanghai Top Run 10K Elite Race, organized by the Shanghai Sports Federation and the People's Government of Putuo District, and hosted by the Putuo District Sports Bureau and other entities, kicked off at TOP Central Park in Putuo District. As an Outstanding Sponsor of the event, Qfin Holdings, Inc. provided comprehensive support throughout the race. The company formed two elite running teams comprising 20 members, all of whom successfully completed the course. By deeply integrating the innovative spirit of fintech enterprises rooted in Putuo with the tenacious spirit of running, Qfin Holdings, Inc. infused this event—which brought together nearly 100 listed companies, 147 elite corporate running teams, over 50 elite community running teams, and individual elite runners—with the warmth of technology and the power of hard work.

Assemble a group of elite enterprises

147 teams

Assemble a group of social elites running together

50+ teams



Qfin Holdings, Inc.'s running team checking in at a race

Supporting the Inauguration of the Ulanqab Live-Streaming E-Commerce Base

Case

On November 25, 2025, the Ulanqab Volcano Cloud Live-Streaming E-Commerce Center, supported by Qfin Holdings, Inc., held its inauguration ceremony in Chahar Right Rear Banner, Inner Mongolia.

As a key platform for the production and sales of agricultural specialty products developed by Chahar Right Rear Banner, this e-commerce center integrates the dual functions of “live-streaming sales and product” aiming to address the challenges local agricultural specialty products face in reaching broader markets. To ensure the center’s successful launch, Qfin Holdings, Inc. provided dedicated financial support and core technical support throughout the process, injecting crucial momentum into the project’s development.



The inauguration ceremony of the Ulanqab Live-Streaming E-commerce Base

Boosting Employment with the “Spark Program”

Case

Qfin Holdings, Inc.’s flagship product, the Qfin Loan Note app, has launched an innovative employment service feature called the “Spark Program.” This feature aggregates real-time job postings from 1.6 million companies nationwide, covering more than 20 key industries including manufacturing, logistics, and the internet. Specifically targeting blue-collar workers and those seeking flexible employment, the platform has established a dedicated gig worker section that updates daily with over 15,000 positions offering daily or weekly pay, deeply integrating inclusive finance with employment support.

The Qfin Loan Note app has launched an innovative employment service feature called the “Spark Program”

Collecting job information from all enterprises across the country

1.6 million

Cover key industries

20+

Daily updated positions

15000+

The “Spark Program” page of the Qfin Loan Note app, a product of Qfin Holdings, Inc.

05

People-Oriented

Qfin Holdings, Inc. adheres to the principles of equal and diverse employment, opposes all forms of employment discrimination, and guarantees employees equal opportunities for employment and promotion. Meanwhile, the company has established diverse communication channels, including anonymous suggestion boxes, and conducts regular employee satisfaction surveys to actively listen to and respond to employees' needs, effectively safeguarding their legitimate rights and interests.

People-Oriented

Qfin Holdings, Inc. strictly complies with applicable labor laws and regulations. We enter into employment contracts with employees in accordance with the law, contribute to social insurance and housing provident funds, ensure employees enjoy all statutory leave entitlements, and resolutely prohibit child labor and forced labor. No violations of laws or regulations were reported during the reporting period. The company adheres to the principles of equal and diverse employment, opposes any form of employment discrimination, and guarantees equal employment and promotion opportunities for all employees. At the same time, we have established diverse communication channels, including anonymous suggestion boxes and regular employee satisfaction surveys, to actively listen to and respond to employee concerns, thereby effectively safeguarding their legitimate rights and interests.

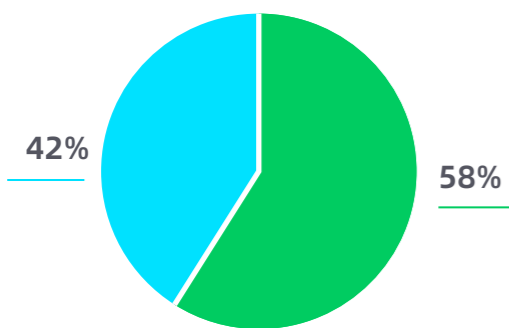
Internally, we have developed the "Employee Handbook" and "Social Recruitment Process Guidelines," and established scientific standards for employment, training, and health and safety. Our goal is to ensure the health and safety of our employees, foster friendly and harmonious employment relationships, and build a talent pool that aligns with our corporate culture and strategic requirements. Based on our entrepreneurial journey and development experience, we have distilled Qfin Holdings, Inc.'s unique talent philosophy:

Self-motivated, results-oriented, resilient, positive, and open-minded.



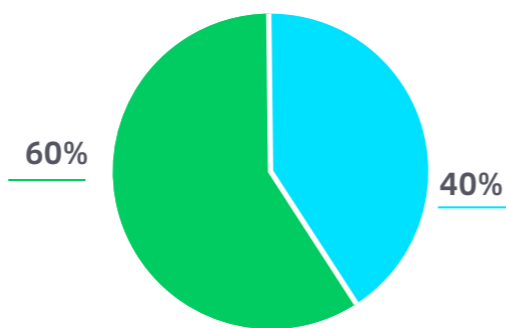
As of December 31, 2025, the company had a total of 3,557 employees, with men accounting for approximately 58% and women for approximately 42%. Additionally, the company prioritizes building a young, high-quality team, with employees under the age of 30 comprising about 40% of the workforce. These employees are bold in innovation and unafraid to break new ground, infusing the company with vitality.

Employee Gender Distribution



• Female • Male

Employee Age Distribution



• 30 and under • 31 and above

Compensation and Benefits System

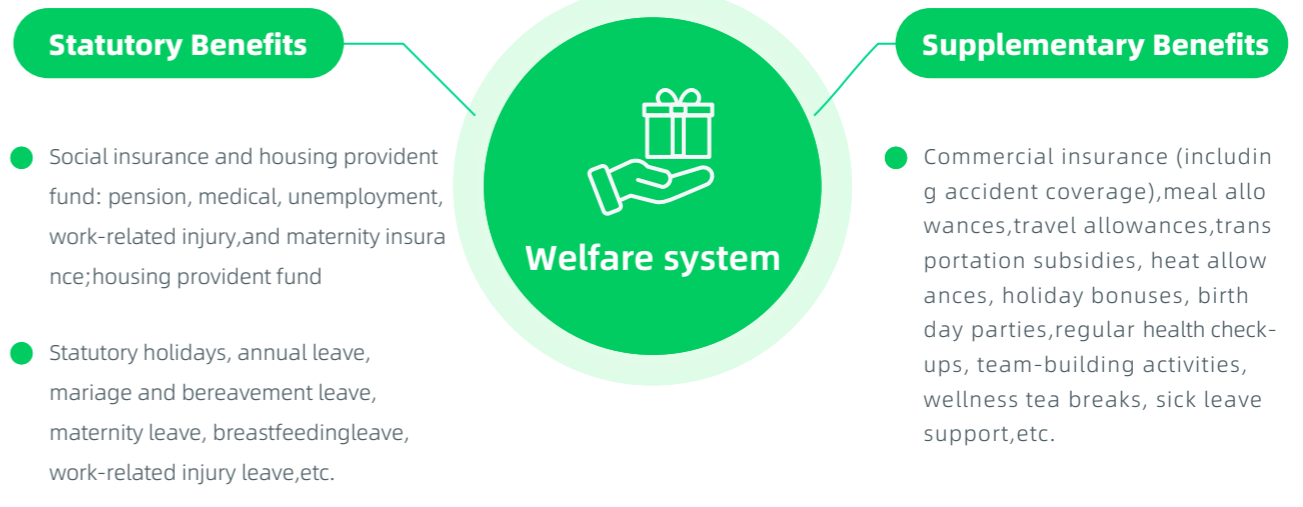
In terms of employee compensation, Qfin Holdings, Inc. adheres to a total compensation philosophy that recognizes the value and contributions of employees from multiple perspectives. By organically integrating various incentive measures, we foster a positive interactive relationship between the organization and its employees, thereby supporting mutual growth. Qfin Holdings, Inc. has established an internal "Compensation Management System" to build a comprehensive employee compensation framework and create a fair, impartial, transparent, and scientifically sound compensation and performance management system.

Our compensation system is diversified. The salary structure for company employees primarily includes: fixed salary, variable pay, allowances and subsidies, and overtime pay. Variable pay is linked to both company and individual performance, encouraging employees to take an active interest in the company's development and operational status, fostering a sense of ownership, motivating employees, and driving organizational effectiveness. In addition to standard compensation, we have designed various short- and long-term incentive programs. Through periodic compensation reviews, we conduct scientific compensation management based on the principle of distribution according to work, in conjunction with employee performance evaluations. Guided by market conditions and adhering to the compensation philosophy of "paying based on position, capability, and performance," we motivate employees to continuously improve their personal capabilities and grow alongside the company. We conduct regular surveys of external market compensation to ensure that employee compensation is fair internally and competitive externally, guaranteeing that employees receive reasonable returns. In addition to fully paying employees' social insurance contributions in accordance with the law, the company also provides supplementary medical insurance, holiday gifts and benefits, as well as gifts for weddings, funerals, and birthdays, to enhance employee well-being.



In terms of employee benefits, Qfin Holdings, Inc. has established the “Employee Care Management Measures” within the company to effectively implement employee care initiatives. We provide tangible benefits and financial support for events such as marriage, childbirth, hospitalization and recovery, and serious illness or disability. Based on local workplace conditions, we also offer a range of amenities including afternoon tea, a cafeteria, partnerships with gyms and sports clubs, shuttle buses, a medical clinic, and first-aid kits, all designed to create a secure and pleasant work environment.

To ensure a healthy work-life balance and enhance flexibility, we offer flexible working hours that employees can arrange according to their needs. The company provides professional instant messaging tools, and in special circumstances, employees may choose to work from home, effectively completing their tasks through convenient online communication systems. In addition to the standard two-day weekend, annual leave, various public holidays, and statutory leave such as maternity leave, breastfeeding leave, paternity leave, and bereavement leave, Qfin Holdings, Inc. employees are entitled to one day of paid sick leave per month, allowing them to seek medical attention promptly and get adequate rest.



Recruitment System

Qfin Holdings, Inc. has established a “land, sea, and air” talent system, consistently treating campus recruitment as the cornerstone of talent acquisition and development. We create a platform for the next generation of talent that combines resources with growth potential. We balance the stability of a large-scale platform with the growth opportunities of a startup team, avoiding rigid job descriptions and encouraging employees to integrate their professional skills, business acumen, and teamwork to realize their full potential. For the 2025 campus recruitment cycle, we received over 60,000 resumes and hired 69 graduates from the Class of 2025. Through the “Navy Training Camp” we conducted intensive training and provided business empowerment, establishing a systematic talent development pathway for young professionals.

To enhance recruitment efficiency and the quality of candidate selection, the company has deeply integrated AI technology into the entire recruitment process. By utilizing tools such as AI interview summaries, real-time follow-up questions, and intelligent resume evaluation, the company has reduced the administrative burden on interviewers, enabling the selection process to focus more on candidate traits and job fit, while strengthening the objectivity and professionalism of the process. Currently, **the adoption rate of intelligent online interview summaries has reached 97%, and AI resume evaluation covers 95% of positions, resulting in significant improvements in recruitment feedback efficiency and candidate selection accuracy.** To further optimize human-machine collaboration—particularly regarding resume screening accuracy—the company continues to iterate on its AI models and refine the integrated “scheduling—assessment—interview—recording” smart recruitment loop. By leveraging digital tools to enhance the efficiency of recruitment channels, the company provides a reliable foundation for continuously attracting high-quality talent.



A campus recruitment event



Employee Activities

In 2025, the company adhered to the philosophy of “Pragmatism and Progress, Healthy Growth,” iterating and upgrading various employee activities to serve as a “breath of fresh air” in the workplace. These initiatives helped employees relieve stress and recharge their energy, enabling them to return to work with renewed vigor and put the concept of excellence into practice.

Fitness Series

Case

In 2025, the company precisely addressed employees’ need for relaxation during work breaks by actively partnering with external resources. We collaborated with local gyms to launch a series of fitness activities, helping employees build physical strength while maintaining high work efficiency.



Fitness club activities

Regular Shoulder and Neck Massage Services

Case

In 2025, we will implement regular shoulder and neck massage services within the company to alleviate the physical fatigue caused by prolonged sitting at desks, allowing employees to relax after work and achieve a healthy balance between work and rest.



Shoulder and Neck Massage Service

DIY Workshop

Case

In 2025, the company launched its new DIY Workshop, organizing a variety of fun and creative DIY-themed activities to enrich employees’ leisure time, foster their hobbies, and provide a platform for interaction and communication, thereby further strengthening team cohesion and a sense of belonging among employees.



Employees at the DIY workshop

Annual Company Gathering

Case

The annual company gathering serves not only as a comprehensive showcase of the company's progress over the past year, but also as a heartwarming occasion where the value of each individual employee is recognized. In 2025, through this celebratory event, we fostered a shared vision and strengthened our sense of belonging, allowing everyone to affirm their contributions within the collective glory. It also provided a unique platform for individuals to showcase their talents and forge emotional connections, blending the strength of the organization with the brilliance of each person to weave together a shared sense of purpose and warmth as we move forward.



The 2025 Annual Meeting

Holiday Events

Case

In 2025, the company organized a series of holiday events, including New Year's Day, Women's Day, Mid-Autumn Festival, Dragon Boat Festival, and 1024 Programmers' Day. By combining the unique characteristics of each holiday with employee needs, the company created diverse themed activities. While preserving traditional culture and honoring professional roles, the company continuously improved its employee welfare system and fostered a harmonious and positive corporate culture.



The scene at the holiday event

Health and Safety

● Ensuring Occupational Safety and Health

Qfin Holdings, Inc. places great importance on the health and safety of its employees, consistently prioritizing their well-being and safety above all else. The company has established a comprehensive Environmental, Health, and Safety (EHS) management system, strengthened the coordinated management capabilities of its EHS organizational structure, defined clear EHS evaluation criteria, and continuously improved the effectiveness of its EHS management and employees' safety awareness. Throughout its business expansion, the company has consistently adhered to the principle of "safety first." Through organizational development, enhanced employee health and safety awareness, and the refinement of health and safety systems, we have fostered a health and safety culture unique to Qfin Holdings, Inc.. Additionally, the company comprehensively safeguards employees' occupational safety and health through various measures, including organizing employee physical examinations, conducting health awareness campaigns, providing safety training, and performing safety inspections.

● Prioritizing Employee Physical and Mental Well-being

Qfin Holdings, Inc. provides comprehensive health check-up benefits to all employees, organizing annual physicals on a regular basis. Each year, the company upgrades its health check-up packages and invites professional physicians to interpret the results. It also conducts occupational health initiatives such as shoulder and neck relaxation massages, and organizes first-aid training sessions to enhance employees' emergency response skills. In addition, the company places special emphasis on employees' mental health by offering emotional counseling services to help them manage stress and maintain psychological well-being. The company has also launched a specialized training course titled "Coping with Workplace Stress and Emotional Management," offering targeted counseling support to employees in need to help them enhance their professional competence. This initiative has been widely recognized by many employees.



Talent Development

The company places a strong emphasis on training and enhancing employees' knowledge, skills, and professional competence, and has established a well-developed training system and career advancement framework. To this end, we have developed a comprehensive talent development system designed to enhance employees' self-motivation, critical thinking, and problem-solving abilities. The company is committed to providing employees with training and development opportunities to help them maximize their business potential and managerial capabilities.

Employee Training

Qfin Holdings, Inc. upholds the values of "talent first, knowledge first" and continuously enhances its talent development through multi-channel, multi-tiered training programs. We have designed a variety of training courses tailored to different groups, including new hires, frontline employees, talent reserves, technical experts, newly promoted managers, and core executives, to help employees at all levels enhance their capabilities comprehensively. Training content primarily covers leadership and general competency development, compliance, patent protection, fraud prevention, relevant business operations, and policy training, providing employees in various roles with comprehensive learning opportunities.

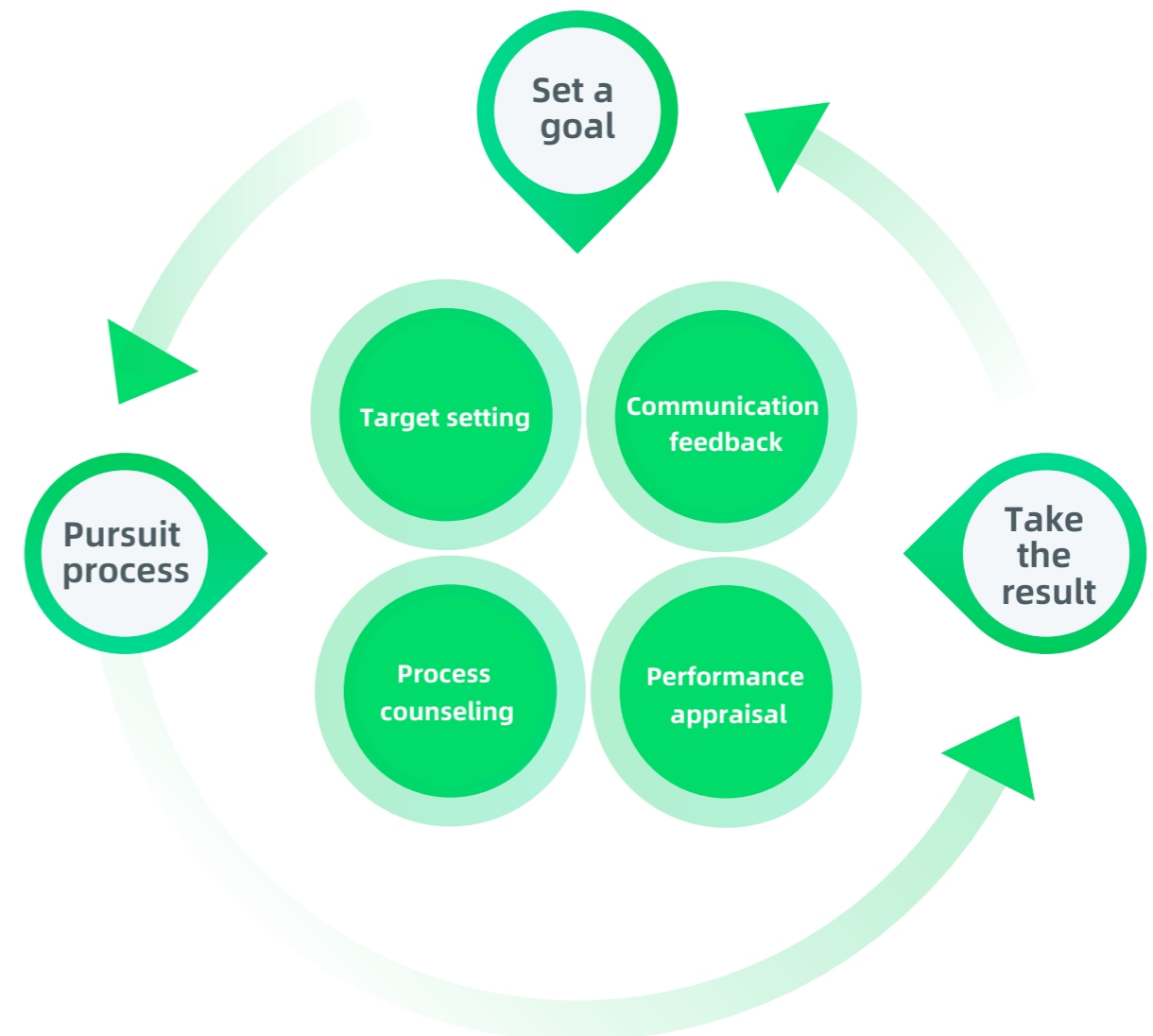
New Employee Onboarding Training

Case

In 2025, new employee onboarding training was conducted regularly and systematically, continuing the in-person training model. The program featured lectures by core management, including sessions such as "Face-to-Face with Industry Leaders," as well as training on corporate culture, professional development, and company policies. The company precisely aligned the training with the specific growth needs of different groups of new hires, integrating a pragmatic approach throughout the entire training process. By designing tailored training courses based on standards of excellence, the company positioned talent development as a cornerstone of its workforce building strategy, empowering new employees to achieve comprehensive skill enhancement. According to surveys, the course content has received high praise from participants. It not only helps new employees understand the company's growth history and industry positioning but also fosters a deep identification with the corporate culture, facilitating their integration into the organization.

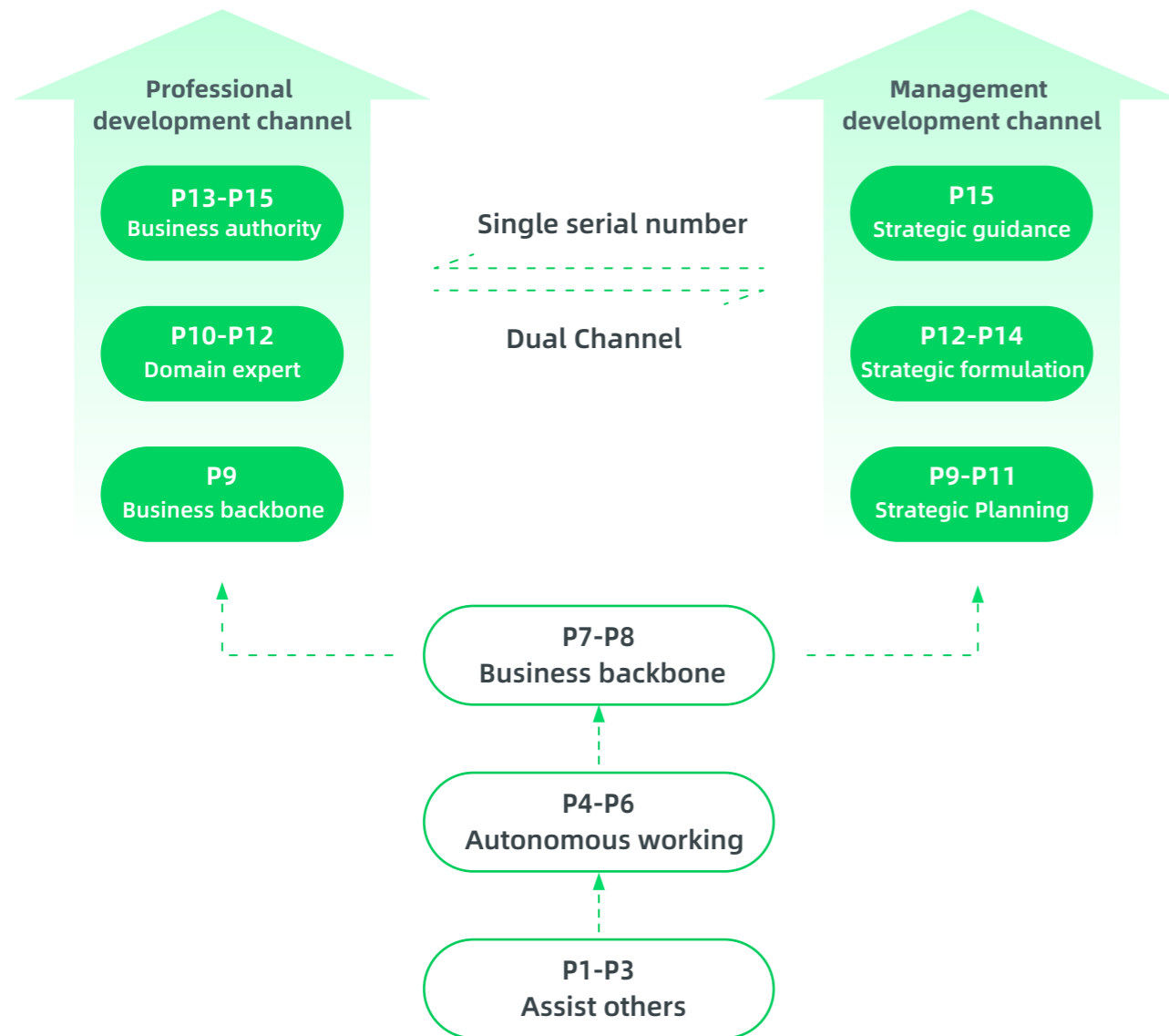
Performance Management System

The company has established a comprehensive, closed-loop performance management system and has fully implemented a goal-oriented performance management model internally. Throughout the entire process—including goal setting, process coaching, performance evaluation, and feedback—the company encourages active employee participation. This approach not only enhances the team's overall operational and managerial efficiency and supports the implementation of the company's strategic objectives but also fosters the continuous growth of individual employees' capabilities, thereby achieving the dual performance goals of organizational development and personal advancement. The company's performance evaluations are conducted in two cycles: mid-year and year-end. The year-end evaluation employs a 360-degree assessment approach for all employees, strictly adhering to fundamental performance evaluation principles to ensure a comprehensive, objective, and fair assessment of employees from multiple perspectives.



■ Promotions

Qfin Holdings, Inc. has formulated and implemented the “Qfin Holdings, Inc. Promotion Management System,” consistently upholding the core principle of equal opportunity for promotion. The company fully respects employees’ career development aspirations, has established a dual-track development system for management and professional roles, and has set up a Professional Track Committee to provide employees with clear career paths and promotion ladders. Employees are eligible to participate in annual promotion reviews, which comprehensively evaluate their past performance, professional growth, and alignment with the company’s cultural values. Following standardized procedures such as promotion coaching and defense presentations, high-performing employees are promoted to assume more significant responsibilities.



06

Green Navigation

In 2025, adhering to the green development philosophy of harmonious coexistence between humanity and nature, Qfin Holdings, Inc. pays close attention to the impact of its entire operation process on the ecological environment and continuously optimizes its Environment, Health and Safety (EHS) management system. The company has steadily expanded the use of clean energy, actively addressed the challenges of climate change, deepened low-carbon office practices, and regularly carried out environmental protection-themed activities, making every effort to reduce the negative impact of daily operations on the environment.

Green Navigation

In 2025, Qfin Holdings, Inc., guided by the philosophy of green development that emphasizes harmony between humanity and nature, pays close attention to the impact of its entire operational process on the ecological environment and continuously optimizes its Environmental, Health, and Safety (EHS) management system.

The company strictly adheres to national environmental laws and regulations, including the Environmental Protection Law of the People’s Republic of China, the Energy Conservation Law of the People’s Republic of China, and the Law of the People’s Republic of China on the Prevention and Control of Environmental Pollution by Solid Waste. Focusing on key areas such as emissions reduction, energy conservation, water conservation, and waste reduction, the company formulates and implements practical and achievable annual environmental goals.

Low-Carbon Operations

Energy serves as a vital material foundation for national economic and social development. The resources we consume primarily include electricity, gasoline, paper, and water. We comply with the relevant provisions of the "Energy Conservation Law of the People’s Republic of China" and have established the "Qfin Holdings, Inc. Internal Emissions Reduction Regulations" within the company.

Regarding water usage, the company relies on municipal tap water and has not encountered any issues with water supply. Our water consumption is already at a low level, and we intend to maintain this level in the future. Therefore, we strictly comply with laws and regulations such as the “Law of the People’s Republic of China on the Prevention and Control of Water Pollution” and the “Regulations on Urban Drainage and Sewage Treatment.” In our daily operations, we strengthen water conservation awareness among employees, communicate the company’s annual water-saving targets, and replace various water-using devices with water-saving models whenever possible.

Green Buildings

In 2025, the company completed a new office building in Shanghai. The new building strictly adheres to green building construction standards, rigorously aligning with international green building regulations across all aspects—including architectural design, structural layout, electrical systems, drainage engineering, and heating and ventilation. The overall construction quality has achieved the Two-Star Green Building standard. Additionally, the project is equipped with rainwater harvesting facilities utilizing advanced national technologies. Through diverse ecological designs—such as sunken green spaces, rain gardens, and permeable paving on hard surfaces—the project effectively enhances rainwater infiltration and recycling efficiency, establishing an energy-efficient, low-carbon, and eco-friendly green building system.



Emissions Management

Our company is a financial enterprise primarily engaged in business operations, characterized by low energy consumption and minimal pollution. Consequently, we do not generate industrial wastewater, exhaust gases, or air pollutants, nor do we consume packaging materials for finished products. We strictly comply with laws and regulations such as the *Law of the People’s Republic of China on the Prevention and Control of Air Pollution* and the *Law of the People’s Republic of China on the Prevention and Control of Pollution by Waste*, standardize our emissions management system, use environmentally friendly materials in our operations, and establish and regularly review environmental emissions targets to promote environmental sustainability.

With regard to gaseous emissions, our operations have no significant impact on the environment. However, the company does generate greenhouse gases through the consumption of gasoline and purchased electricity. Consequently, the company has implemented various measures to reduce greenhouse gas emissions, demonstrating our commitment to environmental sustainability.

In accordance with the “National List of Hazardous Wastes” implemented under the “Law of the People’s Republic of China on the Prevention and Control of Environmental Pollution by Solid Wastes,” the company classifies waste and disposes of it according to different categories. For recyclable paper, we implement centralized and unified collection; for toxic and hazardous waste, designated personnel are responsible for standardized collection and disposal; and for ink cartridges, ribbons, toner cartridges, used batteries, and office computers, the company handles centralized collection and disposal. During the reporting period, the Company did not violate any laws or regulations related to environmental protection.



Green Business Practices

We are fully aware of our social responsibility to protect the environment and conserve resources, and we actively explore green management models to achieve our business objectives and ensure sustainable development in a scientific manner. We strictly comply with national and industry laws and regulations related to environmental protection. In our daily operations, we practice the concept of green and low-carbon development, improving our environmental performance in areas such as energy conservation, water conservation, and waste reduction. In 2025, the company also launched an energy-saving campaign, which includes eco-friendly practices such as raising the air conditioning temperature, lowering screen brightness, turning off lights when not in use, and unplugging idle devices.



Energy and Water Conservation

- Implement precise management of operating hours for electrical equipment such as lighting and multimedia systems; promptly turn off lighting, light boxes, and multimedia equipment outside of office hours; and reduce lighting energy consumption by utilizing motion-sensor lights, energy-efficient LED fixtures, and natural light from glass curtain walls.
- Upgrade the low-voltage intelligent control system and install time-controlled switches for landscape lighting to achieve precise management of lighting energy consumption.
- Dynamically optimize air conditioning operating parameters. During the heating season, implement a low-temperature nighttime operation mode. Based on seasonal and indoor temperature conditions, promptly shut down air conditioning in office areas and non-core zones as appropriate, prioritizing natural ventilation to reduce unnecessary energy consumption.
- Comprehensively adopt water-saving sanitary fixtures in office areas. Conduct regular inspections of faucets and valves in restrooms and break rooms to promptly identify and repair leaks.



Green Office

- Fully implement double-sided printing for all documents, set up dedicated recycling bins for waste paper, and promote the recycling of waste paper.
- Continuously optimize approval workflows on the OA platform, deepen the application of digital and smart office solutions, and further reduce the use of paper supplies.
- Encourage the company to purchase new energy vehicles and advocate for employees to prioritize green commuting options such as public transportation and cycling.
- Set up a shared stationery corner for office supplies to encourage reuse.



Waste Reduction Management

- Waste sorting and recycling facilities are properly installed in office areas, and sorted waste is uniformly handed over to property management for compliant transportation and disposal.
- Hazardous waste, such as used toner cartridges, ink cartridges, and used batteries, is entirely handed over to qualified professional organizations for recycling and processing, ensuring 100% compliant disposal of hazardous waste.



Climate Risk Management

■ Climate Governance

Climate change is a major global challenge that affects the stability of natural ecosystems and poses significant constraints on the sustainable economic and social development of humanity. As a result, achieving carbon neutrality has become a global consensus.

As a fintech company committed to green operations and low-carbon development, Qfin Holdings, Inc. actively assesses the opportunities and potential risks that climate change presents for technology R&D, data center operations, supply chain management, and daily office operations. In response to China's 2060 carbon neutrality strategic goal, the company integrates climate action measures into the entire lifecycle of technology R&D, data center operations, supply chain management, and daily office operations. At the same time, the company integrates its own resources with those of its industry chain partners, shares practical experience in climate response within the fintech sector, and promotes multi-stakeholder collaboration to strengthen the foundation for climate-resilient development in the technology sector.

Qfin Holdings, Inc.'s management of climate risks and opportunities begins with establishing top-level alignment within its governance structure. At the board level, the company has clearly defined the board's responsibilities for identifying, assessing, and overseeing climate-related issues, and these matters will be incorporated into the board's regular agenda in the future.



▪ Addressing Climate Change

The company has established a dedicated task force and management framework to address climate change. We have developed emergency response plans for various types of incidents, clearly defined the responsibilities of each department in emergency response procedures, and ensured that emergency rescue operations can be carried out in an orderly manner during crises. In addition, the company conducts regular emergency drills to continuously test and improve the emergency response capabilities of each department, enhance employees' crisis awareness, and reduce the risk of environmental pollution.



In addressing extreme weather, we assess the impact of such conditions on our operations and have developed targeted contingency plans for wind, floods, snow, and earthquake and lightning disasters. We have clarified responsibilities for handling emergencies and established reporting procedures for incidents, while also defining the content and frequency of routine drills to minimize the impact of extreme weather on operations and asset losses.

As a pioneer in addressing climate change and promoting green development, Qfin Holdings, Inc. actively explores the economic opportunities and challenges that climate change may present to the company, aligning with China's commitment to achieve carbon neutrality by 2060. Our climate change risks primarily include extreme weather events caused by climate change. Our climate change opportunities primarily include developing green, low-carbon products to enhance our competitive position in the industry and improve operational efficiency; and applying green and environmentally friendly technologies in data centers to reduce operational costs in the medium to long term.

▪ Climate Adaptation Strategy

In 2025, Qfin Holdings, Inc., based on the characteristics of its fintech business and taking into account the internal and external environment—including global climate change trends and evolving domestic and international laws and regulations—referenced the “Implementation Guidelines for Climate-related Disclosure under the SEHK’s Environmental, Social, and Governance Framework” and the recommendations of the Task Force on Climate-related Financial Disclosures (TCFD) to proactively identify and address the risks and opportunities that climate change may pose to the Group’s business operations. Taking into account the characteristics of the fintech industry, we first conducted a periodic review of the impacts of climate change:

Short-term (1-2years)

Focus on the impact of extreme weather conditions (such as heavy rainfall and prolonged heat waves) on the stability of data center equipment, the stability of the R&D environment, and the operation of daily office facilities, to ensure the continuity and security of R&D, datacenter operations, and office activities.

Medium-term (3-5years)

Monitor fluctuations in the costs of green procurement for infrastructure supporting the low-carbon transition in the fintech industry, as well as the need for upgrades to data centers and technical facilities driven by updates to green R&D and technical standards, and work together to optimize the low-carbon adaptability of R&D and operational processes.

▪ Risk Management

In establishing a comprehensive climate risk management system, the company has built a tiered and progressive risk management framework centered on the entire business chain, including R&D, data center operations, the supply chain, and daily office operations:



In terms of risk identification, Qfin Holdings, Inc. systematically identifies climate-related risks across the entire business lifecycle, encompassing R&D project initiation, data center operations, supply chain storage and transportation, and daily office operations: During the R&D phase, the company assesses climate adaptability, focusing on the impact of extreme temperatures on R&D equipment and data security; during the data center operations phase, it mitigates disruptions to continuous operations caused by extreme weather; and during the supply chain phase, it monitors disruptions to logistics and warehouse security caused by extreme weather and dynamically tracks business risk exposure in high-risk regions.

At the risk assessment level, the company establishes a climate risk classification mechanism centered on the severity of impact and probability of occurrence regarding R&D progress, data center continuity, and supply chain stability. For example, service interruptions caused by extreme weather at core data center locations are classified as high risk, while the indirect impact of seasonal low temperatures on office equipment is classified as medium risk.

In the risk control and monitoring phase, the company implements specialized control measures and contingency plans for high-level climate risks: during high temperatures, it ensures redundant operation of temperature-control equipment in data centers and warehouses; during extreme rainfall, it strengthens moisture protection in logistics and warehousing and activates emergency transfer plans.

07

Appendix

Table of Contents for the “Environmental, Social, and Governance Report ”

Level	Description	Location
A. Environment		
Level A1: Emissions		
General Disclosure	Information regarding: (a) policies; and (b) compliance with relevant laws and regulations that have a material impact on the issuer relating to emissions of air pollutants and greenhouse gases, discharges into water and land, and the generation of hazardous and non-hazardous waste.	Green Navigation
A1.1	Types of emissions and related emission data.	Green Navigation
A1.2	Direct (Scope 1) and energy-related (Scope 2) greenhouse gas emissions (in tons) and (where applicable) density (e.g., per unit of output, per facility).	Data Summary Table
A1.3	Total volume of hazardous waste generated (in tons) and (if applicable) density (calculated per unit of output and per facility).	Data Summary Table
A1.4	Total volume of non-hazardous waste generated (in tons) and (if applicable) density (calculated per unit of output and per facility).	Data Summary Table
A1.5	Describe the emission reduction targets that have been set and the steps taken to achieve them.	Green Navigation
A1.6	Describe the methods used to handle hazardous and non-hazardous waste, as well as the waste reduction targets established and the steps taken to achieve them.	Green Navigation

Level	Description	Location
Level A2: Resource Use		
General Disclosure	Policies regarding the efficient use of resources (including energy, water, and other raw materials).	Green Navigation
A2.1	Total consumption of direct and/or indirect energy (e.g., electricity, gas, or oil) by type (in thousands of kilowatt-hours) and energy intensity (e.g., per unit of output or per facility).	Data Summary Table
A2.2	Total water consumption and density (e.g., per unit of output, per facility).	Data Summary Table
A2.3	Describe the energy efficiency targets that have been established and the steps taken to achieve them.	Green Navigation
A2.4	Describe any issues regarding the availability of suitable water sources, as well as the water efficiency targets that have been established and the steps taken to achieve them.	Green Navigation
A2.5	The total quantity of packaging materials used for the finished product (in tons) and, where applicable, the quantity per unit of production.	Data Summary Table

Level	Description	Location
Level A3: Environment and Natural Resources		
General Disclosure	Policies to mitigate the issuer's significant impact on the environment and natural resources.	Green Navigation
A3.1	Describe the significant impacts of business activities on the environment and natural resources, as well as the actions taken to manage those impacts.	Green Navigation
Level A4: Climate Change		
General Disclosure	A policy for identifying and addressing material climate-related issues that have already affected or may affect the issuer.	Green Navigation
A4.1	Describe material climate-related issues that have affected or may affect the issuer, as well as the actions taken in response.	Green Navigation

Level	Description	Location
B. Society		
Level B1: Employment		
General Disclosure	Information regarding: (a) policies on compensation and termination, hiring and promotion, working hours, leave, equal opportunity, diversity, anti-discrimination, and other terms and benefits; and (b) compliance with relevant laws and regulations that have a material impact on the issuer.	People-oriented
B1.1	Total number of employees by gender, employment type (e.g., full-time or part-time), age group, and region.	Statistical Table
B1.2	Employee turnover rates by gender, age group, and region.	Statistical Table
Level B2: Health and Safety		
General Disclosure	Regarding the provision of a safe working environment and the protection of employees from occupational hazards: (a) Policies; and (b) Information regarding compliance with laws and regulations that have a material impact on the issuer.	People-oriented
B2.1	The number and rate of work-related fatalities for each of the past three years (including the reporting year).	Statistical Table
B2.2	Number of workdays lost due to a work-related injury.	Statistical Table
B2.3	Describe the occupational health and safety measures adopted, as well as the relevant implementation and monitoring methods.	People-oriented

Level	Description	Location
Level B3: Development and Training		
General Disclosure	Policies regarding the enhancement of employees' knowledge and skills necessary to perform their job duties. Describe training activities.	People-oriented
B3.1	Percentage of employees who received training, broken down by gender and employee category (e.g., senior management, middle management, etc.).	Statistical Table
B3.2	Average number of training hours completed per employee, broken down by gender and employee category.	Statistical Table
Level B4: Labor Standards		
General Disclosure	Regarding the prevention of child labor or forced labor: (a) Policies; and (b) Information regarding compliance with laws and regulations that have a material impact on the issuer.	People-oriented
B4.1	Describe measures to review hiring practices in order to prevent child labor and forced labor.	People-oriented
B4.2	Describe the steps taken to address the issue upon discovery of the violation.	People-oriented
Level B5: Supply Chain Management		
General Disclosure	Policy on Managing Environmental and Social Risks in the Supply Chain.	Ecological Prosperity
B5.1	Number of suppliers by region.	Ecological Prosperity
B5.2	Describe the practices for identifying environmental and social risks at every stage of the supply chain, as well as the relevant implementation and monitoring methods.	Ecological Prosperity

Level	Description	Location
B5.3	Describe the practices for identifying environmental and social risks at every stage of the supply chain, as well as the relevant implementation and monitoring methods.	Ecological Prosperity
B5.4	Describe the practices that encourage the use of environmentally friendly products and services when selecting suppliers, as well as the related implementation and monitoring methods.	Ecological Prosperity
Level B6: Product Liability		
General Disclosure	Regarding health and safety, advertising, labeling, and privacy matters related to the products and services provided, as well as remedies: (a) Policies; and (b) Information regarding compliance with laws and regulations that have a material impact on the issuer.	Responsible Operations
B6.1	The percentage of products sold or shipped that must be recalled for safety and health reasons.	Statistical Table
B6.2	The number of complaints received regarding products and services, and how they were addressed.	Responsible Operations
B6.3	Describe practices related to the maintenance and protection of intellectual property rights.	Responsible Operations
B6.4	Describe the quality inspection process and product recall procedures.	Responsible Operations
B6.5	Describe consumer data protection and privacy policies, as well as related enforcement and monitoring methods.	Sustainable Development Governance

Level	Description	Location
Level B7: Anti-Corruption		
General Disclosure	Regarding the prevention of bribery, extortion, fraud, and money laundering: (a) Policies; and (b) Information regarding compliance with laws and regulations that have a material impact on the issuer.	Sustainable Development Governance
B7.1	The number of corruption lawsuits filed against the issuer or its employees during the reporting period that have been concluded, along with the outcomes of such lawsuits.	Sustainable Development Governance
B7.2	Describe preventive measures and reporting procedures, as well as related enforcement and monitoring methods.	Sustainable Development Governance
B7.3	Describe the anti-corruption training provided to directors and employees.	Sustainable Development Governance
Level B8: Community Investment		
General Disclosure	The policy regarding community engagement to understand the needs of the communities where the business operates and to ensure that its business activities take community interests into account.	Ecological Prosperity
B8.1	Focus on specific areas of contribution (such as education, environmental issues, labor needs, health, culture, and sports).	Ecological Prosperity
B8.2	Resources (such as money or time) allocated to a specific area of focus.	Ecological Prosperity

Statistical Table

Index	2025	2024
Emissions		
Total greenhouse gas emissions (tons of CO ₂ equivalent)	3,594.05	1,701.13
Scope 1 greenhouse gas emissions (tons of CO ₂ equivalent)	14.89	16.57
Scope 2 greenhouse gas emissions (tons of CO ₂ equivalent)	1,701.41	1,684.56
Scope 3 greenhouse gas emissions (tons of CO ₂ equivalent)	1,877.75	/
Total greenhouse gas emissions per employee (tons per employee)	1.01	0.48
Total emissions of hazardous waste (tons)	0.05	0.05
Total hazardous waste emissions per employee (tons per employee)	0.00	0.00
Total emissions of non-hazardous waste (tons)	561.53	550.52
Total non-hazardous waste emissions per employee (tons/employee)	0.16	0.16
Water consumption		
Water consumption (tons)	71,234	70,181
Total water consumption per employee (tons per employee)	20.02	19.90
Energy consumption		
Total energy consumption (thousand kilowatt-hours)	1,631.34	1,614.65
Gasoline	56.30	55.20
Electricity	1,575.04	1,559.45
Total energy consumption per employee(thousand kilowatt-hours per employee)	0.45	0.46
Packaging materials		
Total amount of packaging materials used for finished products (tons)	Not applicable	Not applicable

Index	2025	2024
Employee		
Total number of employees	3,557	3,527
By gender		
Female	1,501	1,462
Male	2,056	2,065
By employment type		
Full-time	3,557	3,521
Part-time	0	6
By age		
Under 30	1,429	1,525
Ages 30 to 50	2,120	1,992
50 and older	8	10
By region		
China	3,555	3,527
Outside China	2	0
By employee type		
Senior Management	13	16
Middle Management	379	154
Regular employee	3,165	3,357
Employee turnover rate	31%	28 %

Index	2025	2024
By gender		
Female	27%	25%
Male	33%	30%
By age		
Under 30	36%	34%
Ages 30 to 50	27%	23%
50 and older	50%	29%
By region		
China	31%	28%
Outside China	/	/
Number of workdays lost due to a work-related injury	0	0
Average number of workdays lost per person due to work-related injuries	0	0
Percentage of trained employees		
By gender		
Female	73%	72%
Male	84%	85%
按雇员类型		
Senior Management	5%	6%
Middle Management	5%	5%
Regular employee	85%	83%

Index	2025	2024
Average number of training hours completed per employee		
By gender		
Female	14.0	13.9
Male	16.3	16.5
By employee type		
Senior Management	1.20	1.2
Middle Management	1.0	0.9
Regular employee	16.3	16.1
Number of suppliers by region		
East China	327	42
Southern China	74	40
Central China	55	5
Northern China	202	43
Northwest Region	12	1
Southwest Region	40	8
Northeast China	8	/
Overseas regions	8	/
Percentage of total products sold or shipped that must be recalled for safety and health reasons	Not applicable	Not applicable
The number of corruption cases filed against the company or its employees that have been adjudicated	0	0
Amount of money allocated for public welfare and charitable contributions (RMB)	1,350,000	/

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