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YIXIN GROUP LIMITED

易鑫集团有限公司

*(incorporated in the Cayman Islands with limited liability and
carrying on business in Hong Kong as “Yixin Automotive Technology Group Limited”)
(Stock Code: 2858)*

INSIDE INFORMATION UNAUDITED BUSINESS UPDATE ON THE 2025 THIRD QUARTER

This announcement is issued pursuant to Rule 13.09 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Listing Rules**”) and the Inside Information Provisions (as defined under the Listing Rules) under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong).

The board (the “**Board**”) of directors (the “**Directors**”) of Yixin Group Limited 易鑫集团有限公司 (the “**Company**” and together with its subsidiaries and its consolidated affiliated entity, the “**Group**”) wishes to announce certain business update and the unaudited operational information of the Group (the “**Business Update**”) for the third quarter ended September 30, 2025 (the “**2025 Third Quarter**”).

According to the latest available data from the China Association of Automobile Manufacturers and the China Automobile Dealers Association, the total sales volume of new and used passenger vehicles in China witnessed a year-on-year increase of approximately 11.0% for the 2025 Third Quarter. Furthermore, the sales of new electric vehicles in China for the same period also exhibited continuous growth, with a year-on-year increase of approximately 11.8%.

In the 2025 Third Quarter, the Group achieved rapid growth. The Group’s automobile transactions (encompassing both new and used vehicles) increased to approximately 235 thousand, representing a year-on-year increase of approximately 22.6% compared to the third quarter of 2024, surpassing market growth. The total financing amount reached approximately RMB21.2 billion in the 2025 Third Quarter. The Group’s used vehicle financing amount also increased by approximately 51.3% year-on-year to approximately RMB12.1 billion in the 2025 Third Quarter. This growth demonstrates the continued success of our proactive strategy to offer more precise risk pricing and bring in profitable used car products. As a result, the proportion of our used vehicle financing business reached approximately 56.9% of our total vehicle financing amount in the 2025 Third Quarter. The financing amount of the Group’s used electric vehicles reached approximately RMB1.5 billion in the 2025 Third Quarter, representing approximately 22.5% of our total new energy vehicle financing amount for the 2025 Third Quarter, compared to approximately 13.1% in the third quarter of 2024.

The Group's FinTech (SaaS) business maintained a rapid growth, facilitating a financing amount of approximately RMB11.4 billion in the 2025 Third Quarter, which represents a year-on-year increase of approximately 102.0% compared to the third quarter of 2024. The contribution of our FinTech (SaaS) business to the total financing amount increased to approximately 53.7% in the 2025 Third Quarter. In addition, the Group's collaborations with two new financial institutions were launched in the 2025 Third Quarter, further enhancing the network effects of our FinTech platform.

Furthermore, the Group continued to strengthen and expand its collaborative footprint with automobile brands. In the 2025 Third Quarter, we established partnerships with two well-known electric vehicle brands in the Chinese market, aiming to provide outstanding services to a broader range of automobile manufacturers.

Our battery GAP product, which was launched in 2023, continued to experience rapid growth, with approximately 22.4 thousand battery GAP transactions recorded in the 2025 Third Quarter, representing a year-on-year increase of approximately 48.8%.

The Group's AI strategy is progressing as planned. In the 2025 Third Quarter, we steadily advanced the deployment of "X Call", a new product designed for use in the pre-financing stage. "X Call" and the Group's other AI products for the pre-financing stage are expected to significantly enhance the efficiency of online marketing, document processing, and customer management during credit application. They could also improve conversion rates and elevate customer experience through highly automated interactions via instant messaging and intelligent voice. We expect the pre-financing agentization, including the deployment of "X Call" and other AI products, to be fully completed by the end of 2025.

The Board wishes to remind shareholders and potential investors of the Company that the Business Update and the information contained in this announcement represents preliminary statistics and a preliminary assessment of the Group's business and operation based on the unaudited management accounts of the Group. Such information has not been audited or reviewed by the Company's auditor and may differ from the figures to be disclosed in the subsequent audited or unaudited consolidated financial statements to be published by the Company.

Shareholders and potential investors of the Company are advised to exercise caution when dealing in the securities of the Company.

By Order of the Board
Yixin Group Limited
易鑫集团有限公司
Andy Xuan Zhang
Chairman

Hong Kong, December 2, 2025

As at the date of this announcement, the Directors are:

Executive Directors

Mr. Andy Xuan Zhang, Mr. Rodney Ling Kay Tsang and Mr. Dong Jiang

Non-executive Director

Mr. Wai Yip Tsang

Independent non-executive Directors

Mr. Tin Fan Yuen, Mr. Chester Tun Ho Kwok, Ms. Lily Li Dong and Mr. Henry Chi Hung Yim