

**CHARTER OF THE ENVIRONMENTAL, SOCIAL AND GOVERNANCE COMMITTEE
OF THE BOARD OF DIRECTORS OF
YIREN DIGITAL LTD.**

(Adopted by the Board of Directors of Yiren Digital Ltd. on June 17, 2024)

I. PURPOSE OF THE COMMITTEE

The purpose of the Environmental, Social and Governance Committee (the “Committee”) of the Board of Directors (the “Board”) of Yiren Digital Ltd. (the “Company”) is to act on behalf of the Company’s Board in fulfilling the Board’s oversight responsibility with respect to the Company’s key non-financial regulatory risks that may have a material impact on the Company and especially its ability to sustain trust with customers, employees, and the public. The operation of the Committee shall be subject to the Company’s memorandum and articles of association as in effect from time to time and applicable laws.

II. COMPOSITION OF THE COMMITTEE

The Committee shall consist of two or more directors, as determined from time to time by the Board. The chairperson of the Committee shall be designated by the Board. Committee members shall serve until their resignation or removal by the Board. Any vacancy on the Committee shall be filled by the Board.

III. MEETINGS AND PROCEDURES OF THE COMMITTEE

The Committee shall meet as often as it determines necessary to carry out its duties and responsibilities, but no less frequently than once annually. The Committee, in its discretion, may ask members of management or others to attend its meetings (or portions thereof) and to provide pertinent information as necessary. The Committee shall have the authority to require that any of the Company’s personnel, counsel, accountants (including the Company’s independent outside auditors), or any other consultant or advisor to the Company, attend any meeting of the Committee or meet with any member of the Committee or any of its special, outside legal, accounting or other, advisors or consultants. The Committee may also exclude from its meetings any persons it deems appropriate in order to carry out its responsibilities.

A majority of the members of the Committee present in person or through video- or audio-conference or other communications equipment by means of which all persons participating in the meeting can hear each other shall constitute a quorum. The affirmative vote of a majority of members present at the meeting at which a quorum is present shall constitute the action of the Committee.

The Committee shall maintain minutes of its meetings and records relating to those meetings and shall report regularly to the Board on its activities, as appropriate.

IV. DUTIES AND RESPONSIBILITIES OF THE COMMITTEE

The following are the principal responsibilities of the Committee. The Committee may perform such other functions as are consistent with its purpose and applicable law, rules, and regulations and as the Board may request.

- (a) ***Risks and Opportunities Identification.*** The Committee shall assist the Board in identifying and evaluating the Company’s Environmental, Social and Governance (“ESG”) risks and opportunities

that are relevant and material to the operations of the Company and that affect shareholders and other key stakeholders.

- (b) **ESG Management.** The Committee shall ensure robust oversight and internal management of ESG policies, strategies, goals, and implementations. The Committee shall periodically review and evaluate the Company's ESG goals, policies and strategies against relevant external ESG indices and oversee and evaluate the implementation and performance of ESG initiatives and projects against the Company's ESG goals, policies and strategies.
- (c) **Stakeholder Engagement.** The Committee shall identify and engage the Company's stakeholders to understand and respond to their expectations by appropriate means and monitor channels and means of communication between the Company and its stakeholders.
- (d) **Public Policy and Compliance.** The Committee shall monitor, evaluate, and advise the Board on any ESG-related legal, regulatory, and compliance developments and public policy trends, that could have a material impact on the Company's ESG commitments and business practices.
- (e) **ESG Report Review.** The Committee shall review the Company's annual ESG Report and other material public disclosure, and reporting related to ESG matters.
- (f) **Other Responsibilities.** Address other matters that may be referred to the Committee by the Board from time to time and perform other activities that the Committee may deem appropriate, consistent with this Charter, the Company's Articles, and applicable law.

The function of the Committee is primarily one of oversight. The members of the Committee do not perform management's functions with respect to the Company's ESG issues. The Committee relies on the expertise and knowledge of management in carrying out its oversight responsibilities.

The Committee may, in its sole discretion, form and delegate any of its responsibilities, along with the authority to take action in relation to such responsibilities, to one or more subcommittees to the extent consistent with the Company's articles of association, NYSE Listing Standards or the rules of any other stock exchange on which the Company lists its securities and other applicable laws.

From time to time, or when requested by the Board, the chairperson of the Committee will report to the Board.

V. EVALUATION OF THE COMMITTEE

The Committee shall, on an annual basis, evaluate its performance. In conducting this review, the Committee shall evaluate whether this Charter appropriately addresses the matters that are or should be within its scope and shall recommend such changes as it deems necessary or appropriate. The Committee shall address all matters that the Committee considers relevant to its performance, including but not limited to the following: the adequacy, appropriateness and quality of the information and recommendations presented by the Committee to the Board, the manner in which they were discussed or debated, and whether the number and length of meetings of the Committee were adequate for the Committee to discharge its responsibilities in a thorough and thoughtful manner.

The Committee shall deliver to the Board a report, which may be oral, setting forth the results of its evaluation, including any recommended amendments to this Charter and any recommended changes to the Company's or the Board's policies or procedures.

VI. INVESTIGATIONS AND STUDIES; OUTSIDE ADVISERS

The Committee may conduct or authorize investigations into or studies of matters within the Committee's scope of responsibilities. The Committee shall have the authority to retain and determine compensation for, at the expense of the Company, ESG, or other advisors or consultants as it deems necessary or appropriate in the performance of its duties. The Committee shall also have the authority to pay, at the expense of the Company, ordinary administrative expenses that, as determined by the Committee, are necessary or appropriate in carrying out its duties.

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While the members of the Committee have the duties and responsibilities set forth in this Charter, nothing contained in this Charter is intended to create, or should be construed as creating, any responsibility or liability of members of the Committee, except to the extent otherwise provided under applicable law.