

Investor Presentation

Aug 2021

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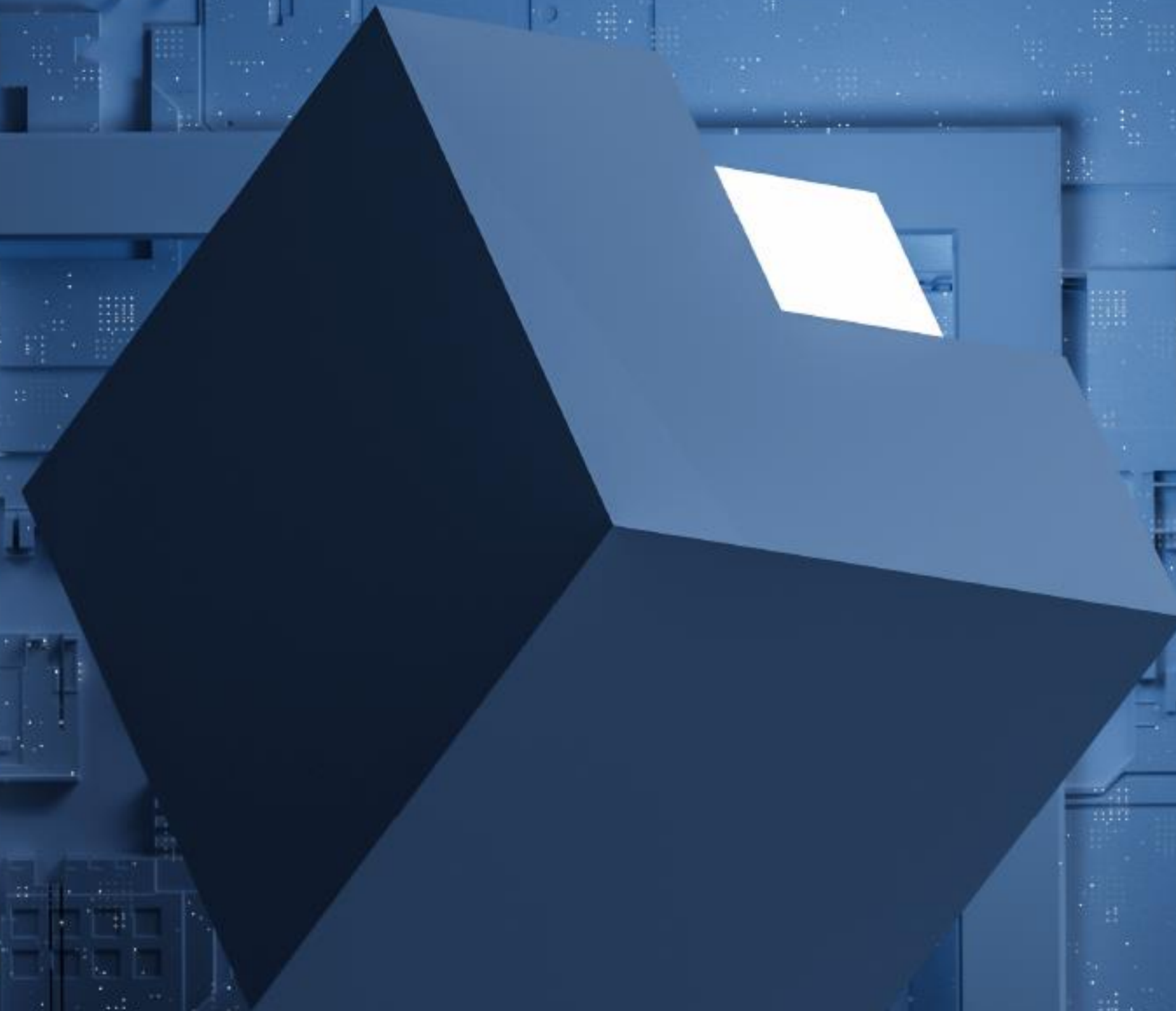
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Corporate Overview

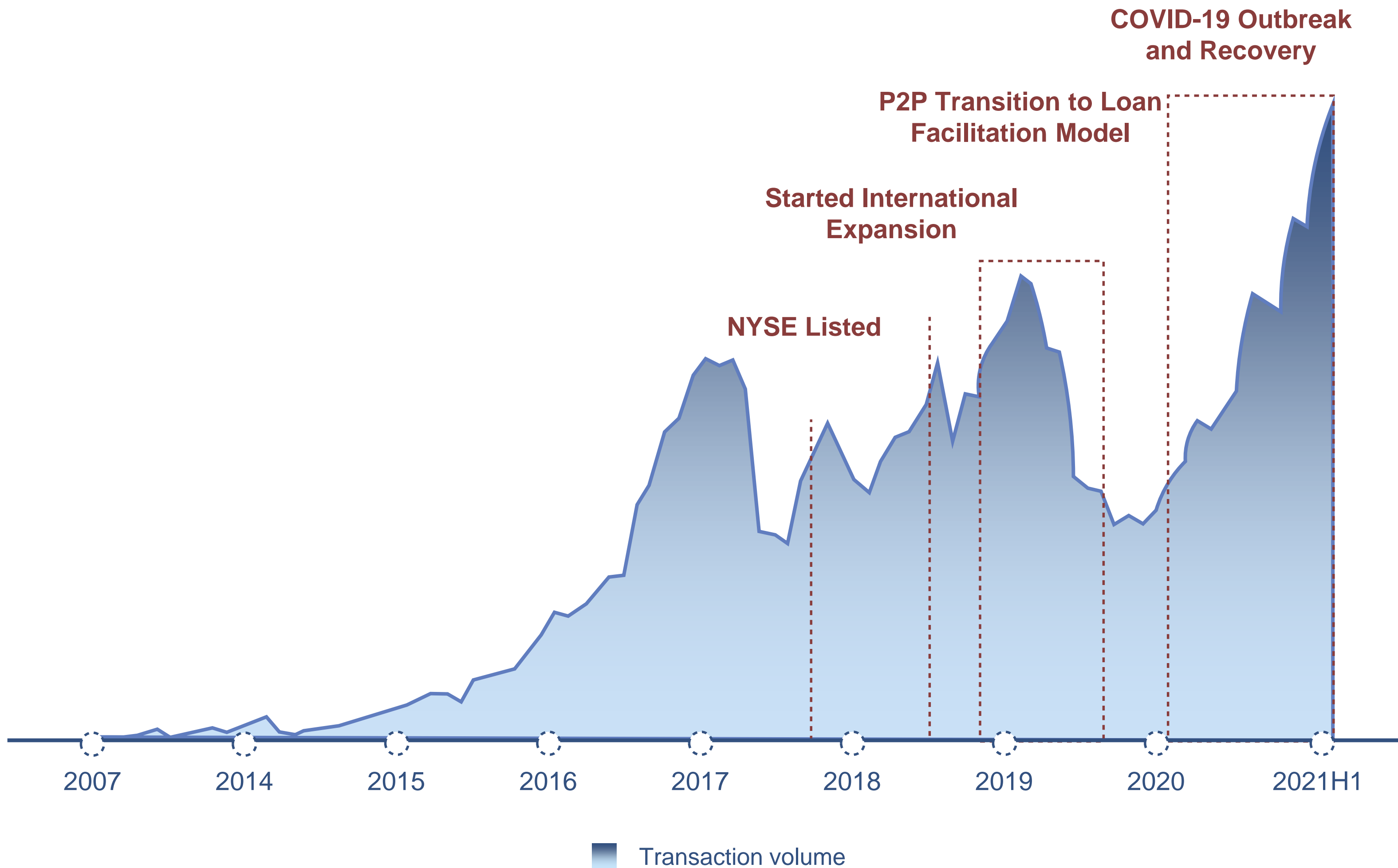


Our Mission

**We Are a Leading Fintech Platform Leveraging
Innovative Technology to Make Financial Services Better**



Pioneer Fintech Platform in China and Global Markets



4mm

Monthly Active Borrowers⁽¹⁾



7mm

2Q21 Quarterly Transactions



Over 400+ Cities
5 Countries



20mm

Cumulative Borrowers



533 thousands

Cumulative Small Business Owners Served

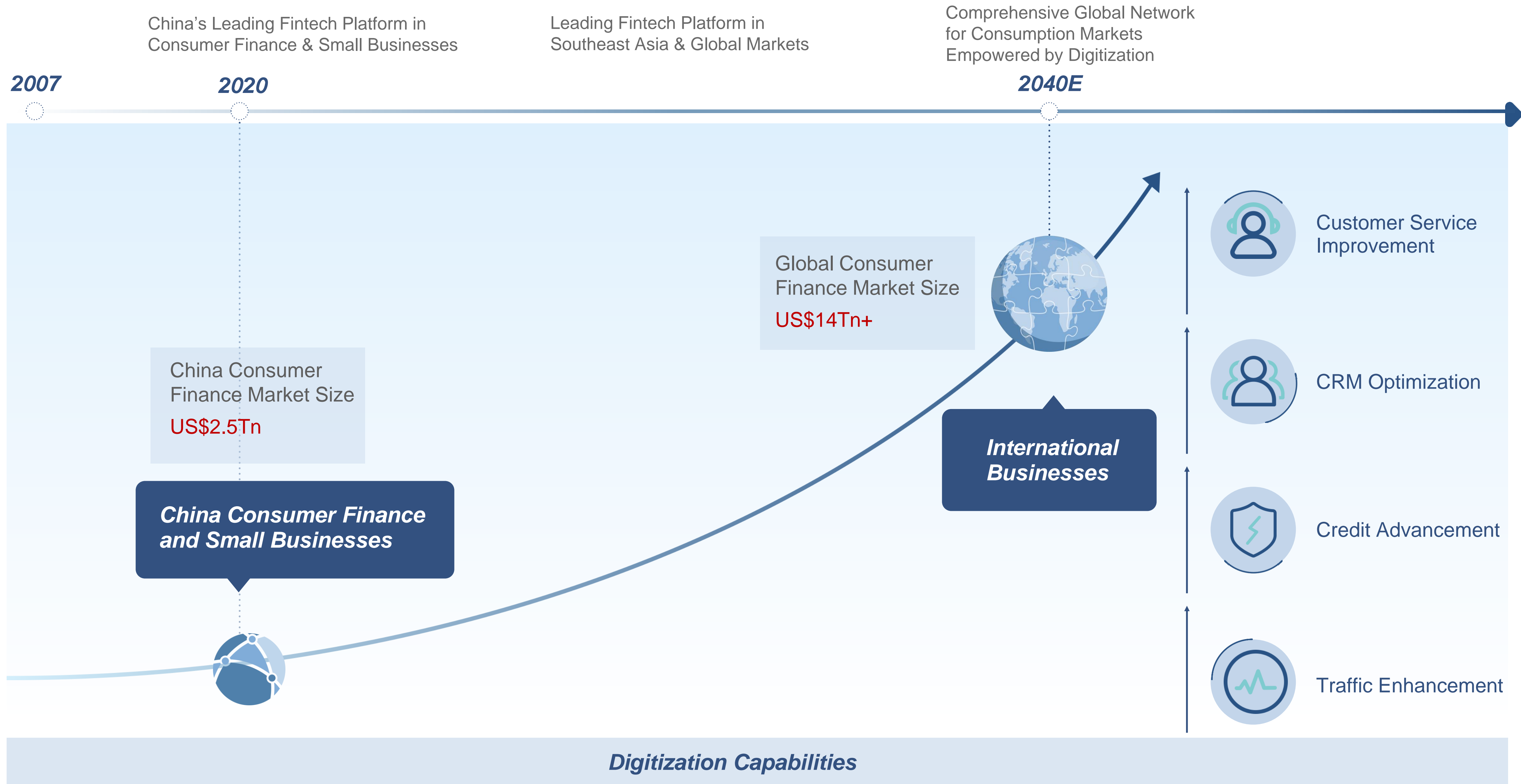


RMB 205 bn

Transaction Volume Funded by Institutions

(1) Represents number of borrowers with outstanding loan balance, excluding those whose loans are overdue for more than 180 days, at the end of each period.

We Are Developing Network for Consumption Markets Driven by Digitization



We Connect Customers Globally

China Market



PPAI Platform



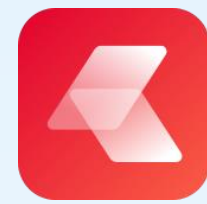
Installment



Small Business Gateway



Installment for Small Business Owners



KOO Virtual Credit at POS

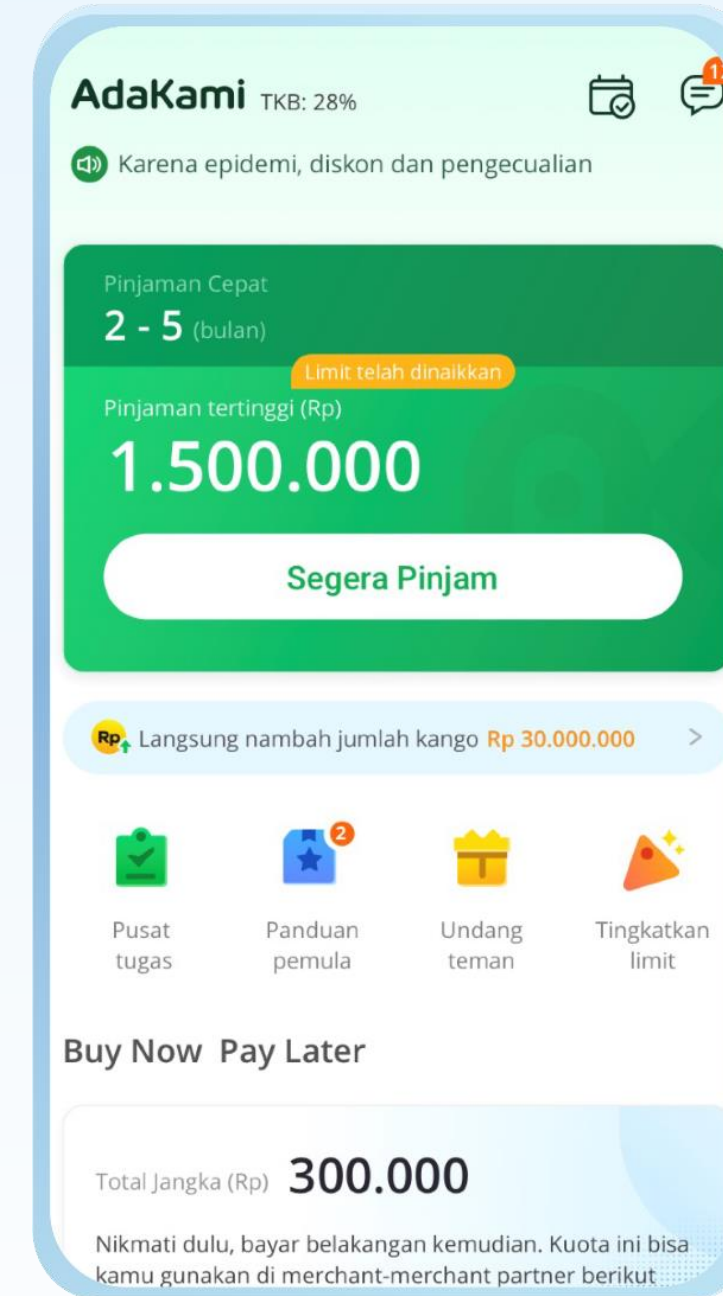


Payment+Credit

Global Market



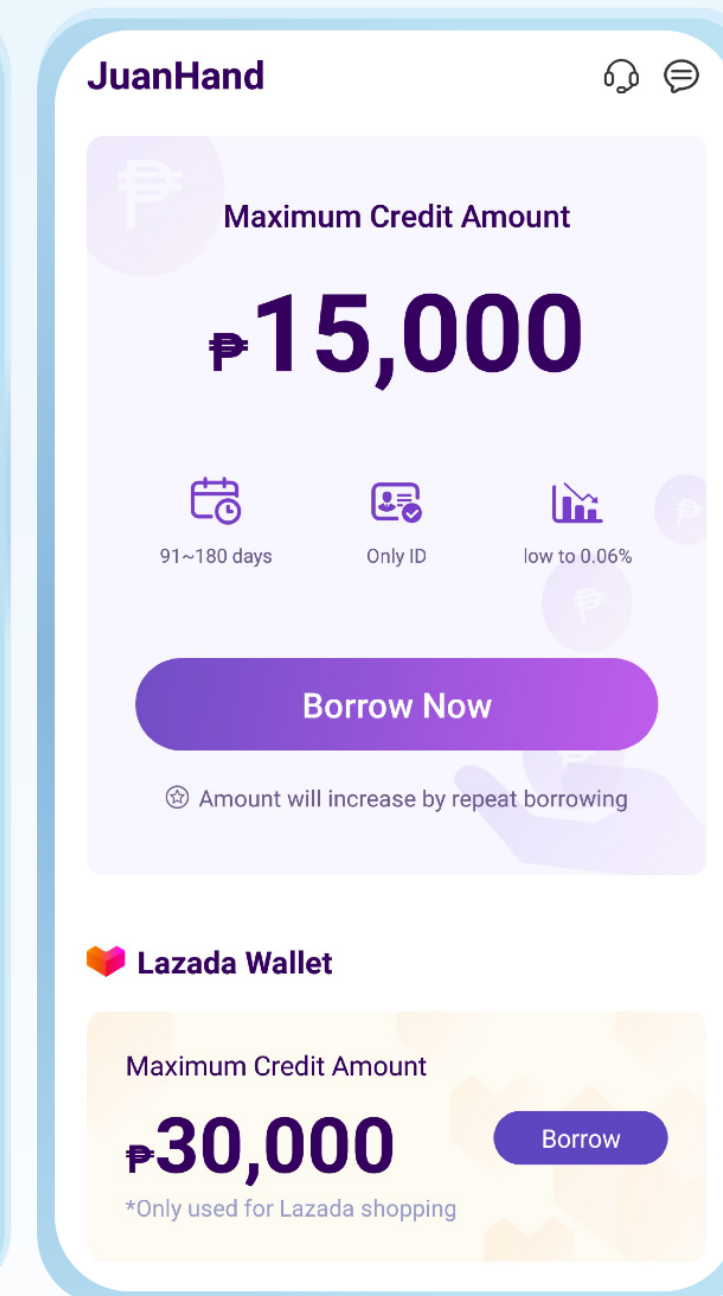
Indonesia APP Adakami



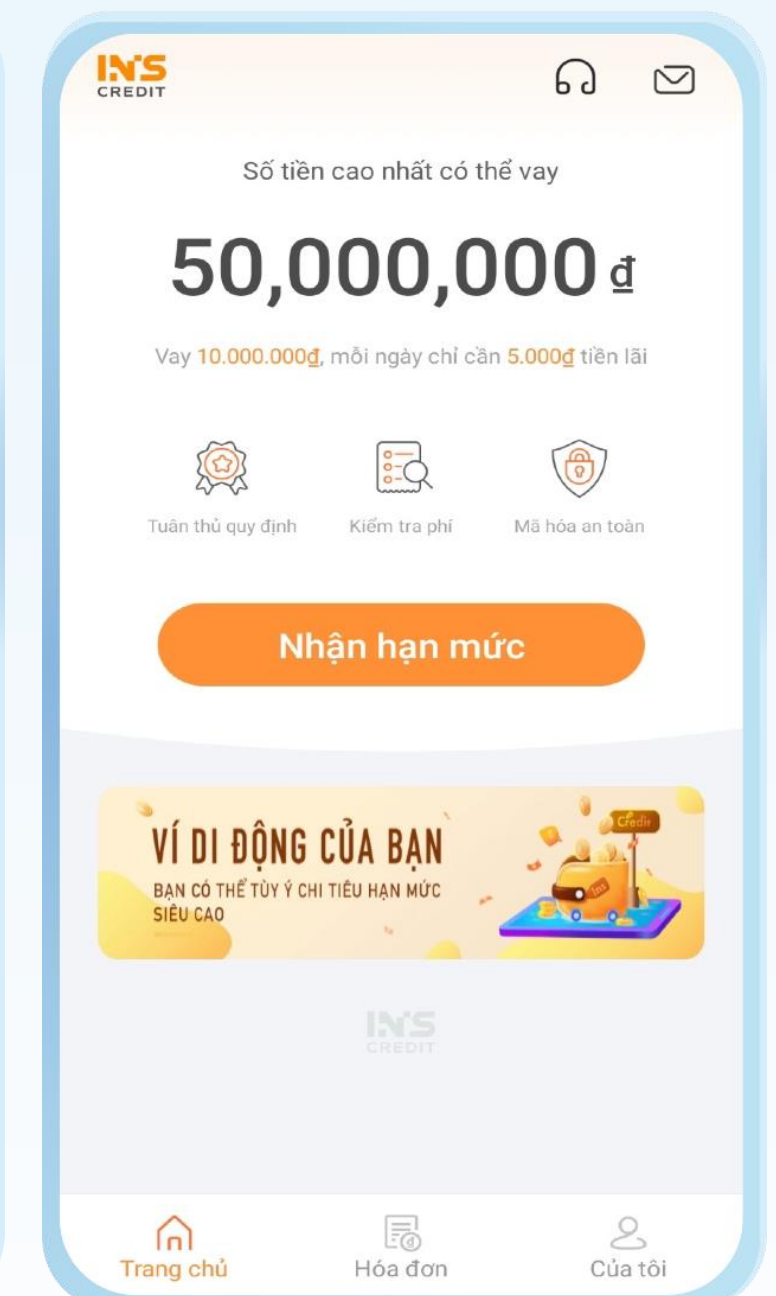
Consumption + Installment



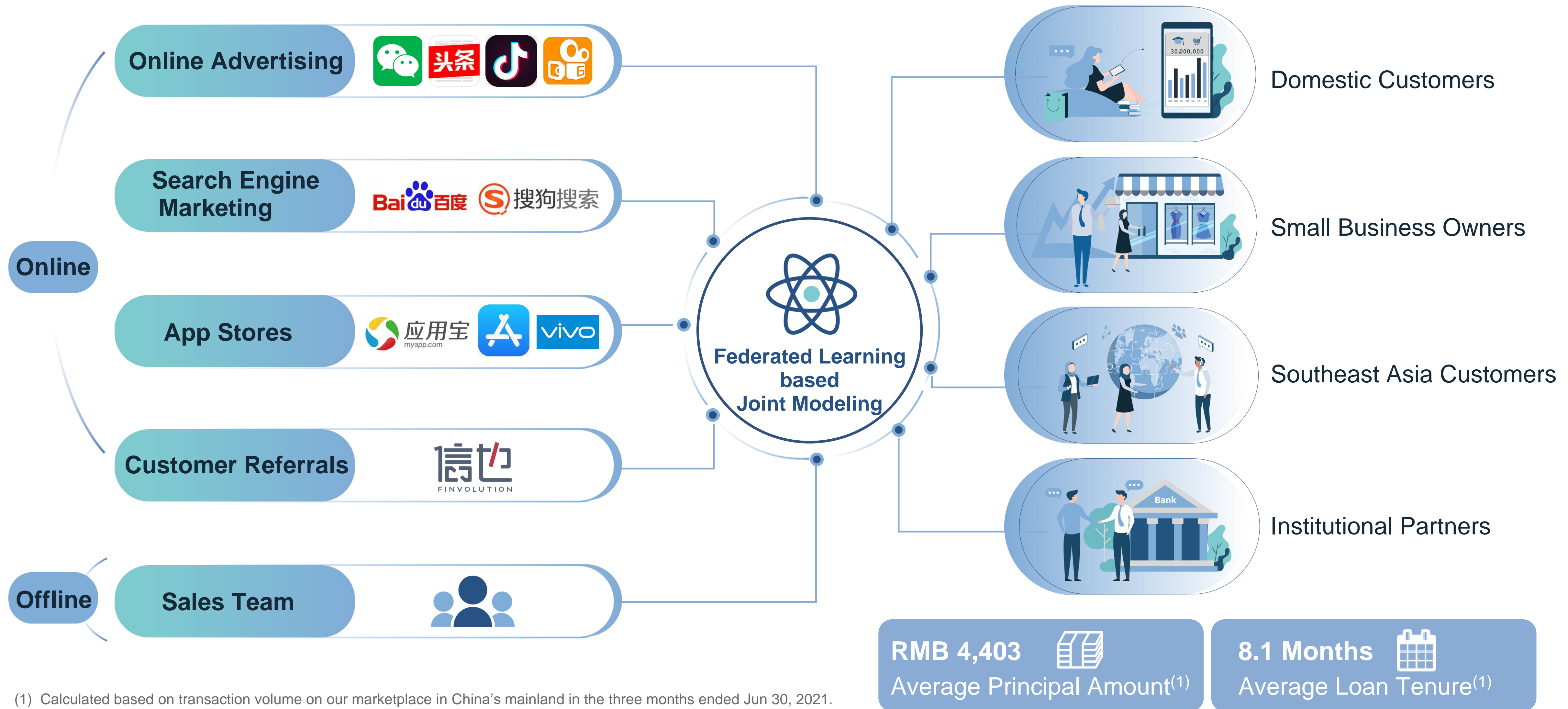
Philippines APP JuanHand



Vietnam APP INS credit

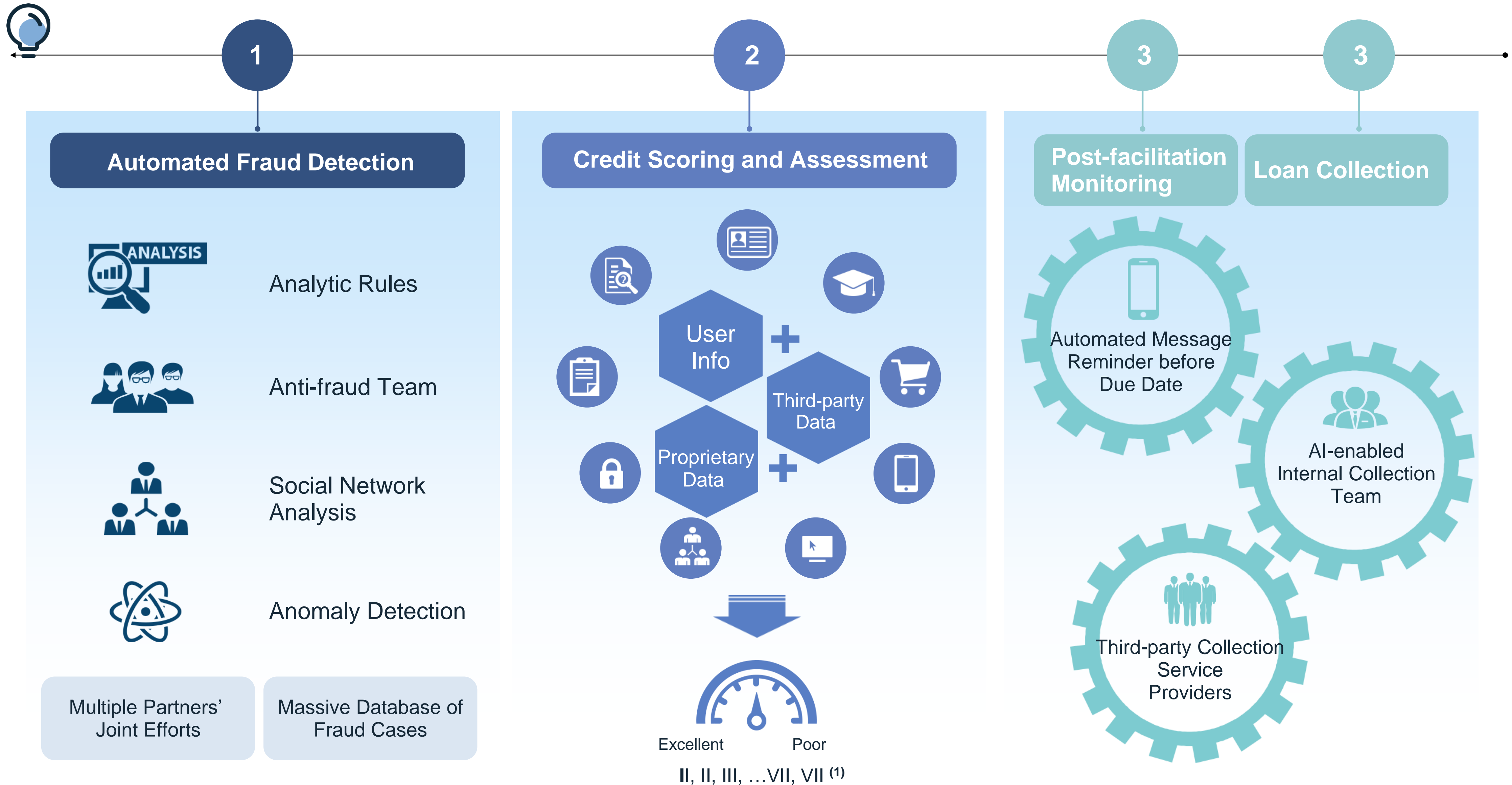


Customer Acquisition through Diversified Channels



(1) Calculated based on transaction volume on our marketplace in China's mainland in the three months ended Jun 30, 2021.

Sophisticated Risk Management Technologies and Capabilities

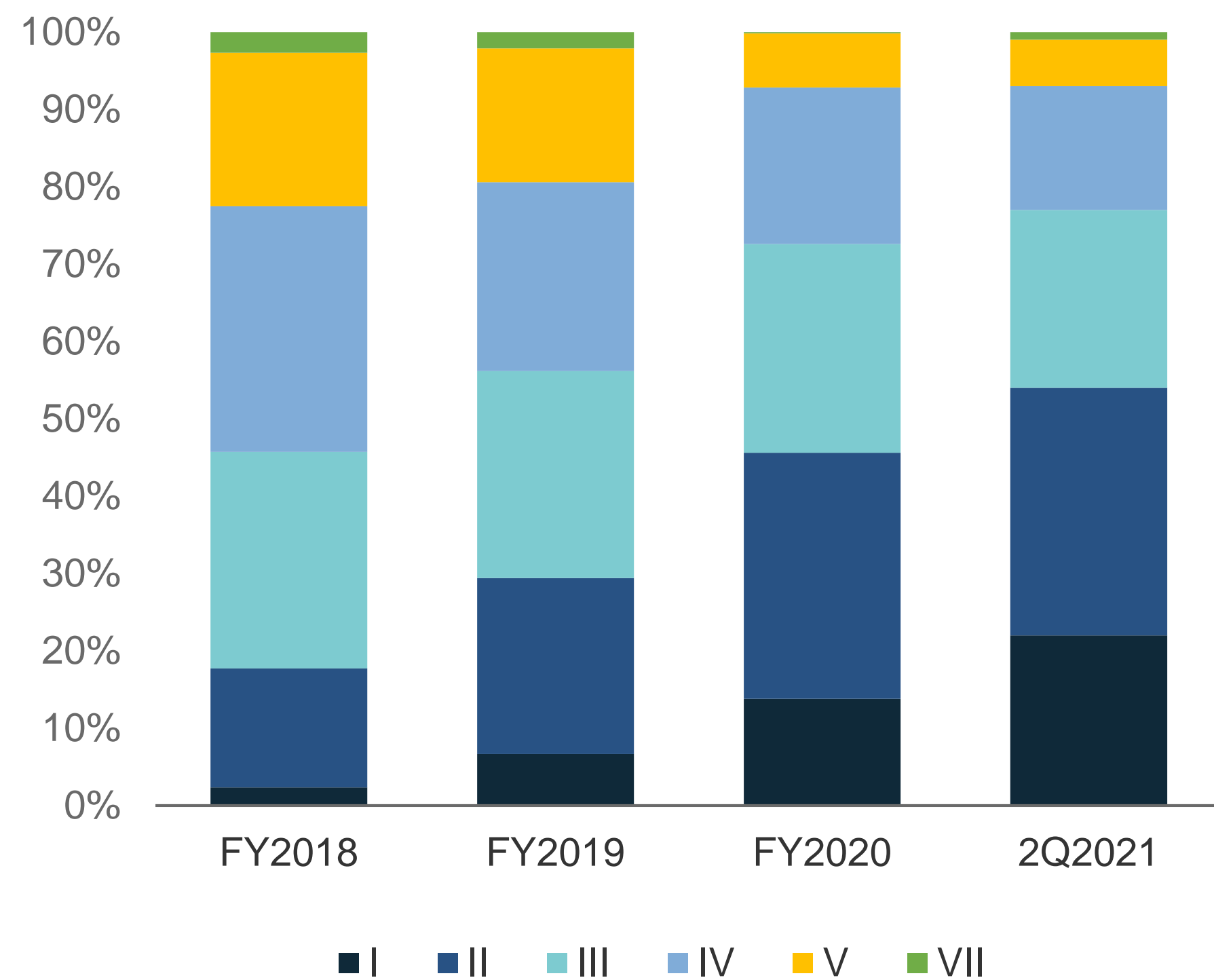


(1) Loan applicants with credit rating of VIII will be rejected.

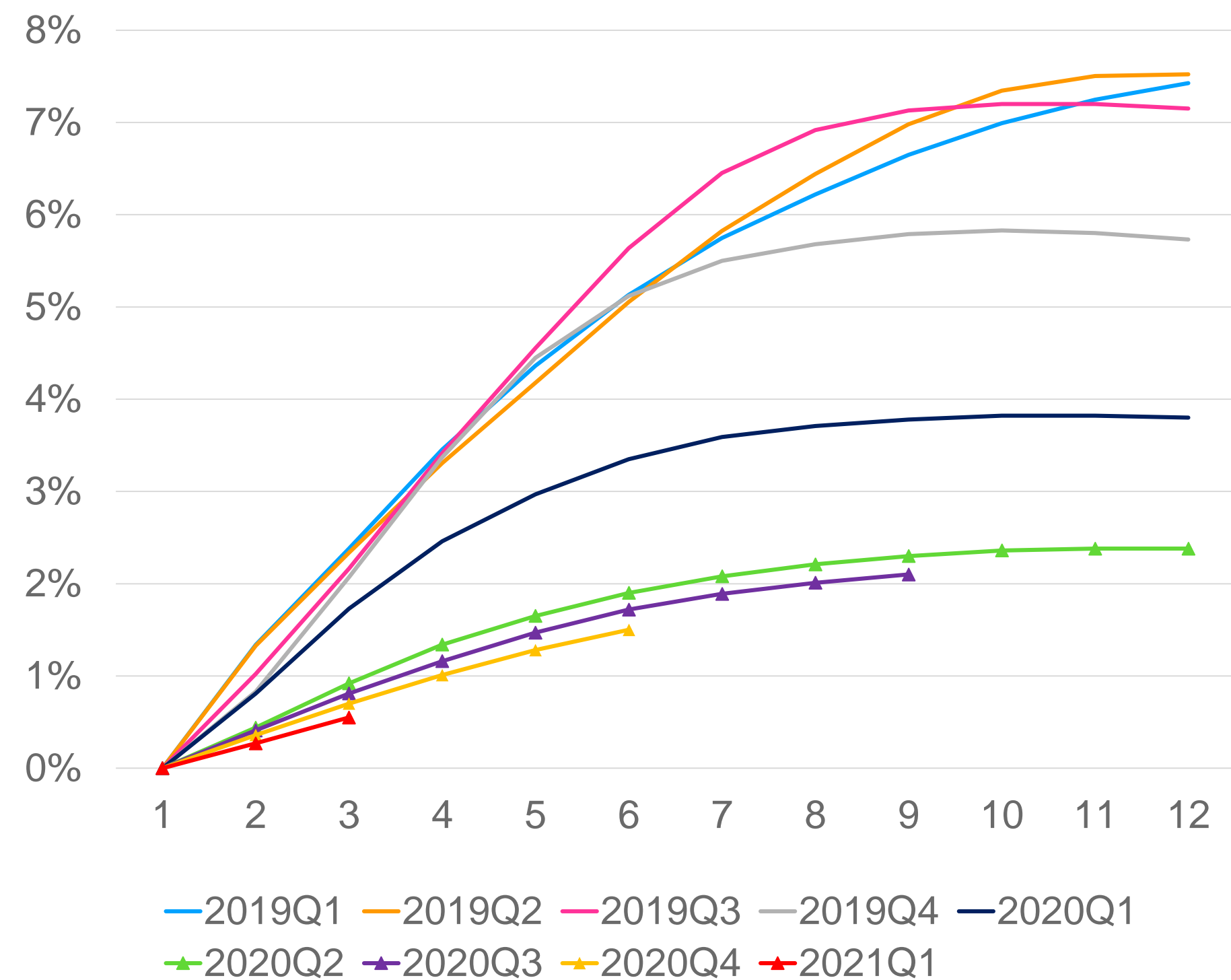
Validated Improvement in Credit Performance

Proportion of Transaction Volume by Credit Rating⁽¹⁾

Shift towards Better Quality Borrowers



M1+ Delinquency Rates by Vintage⁽²⁾



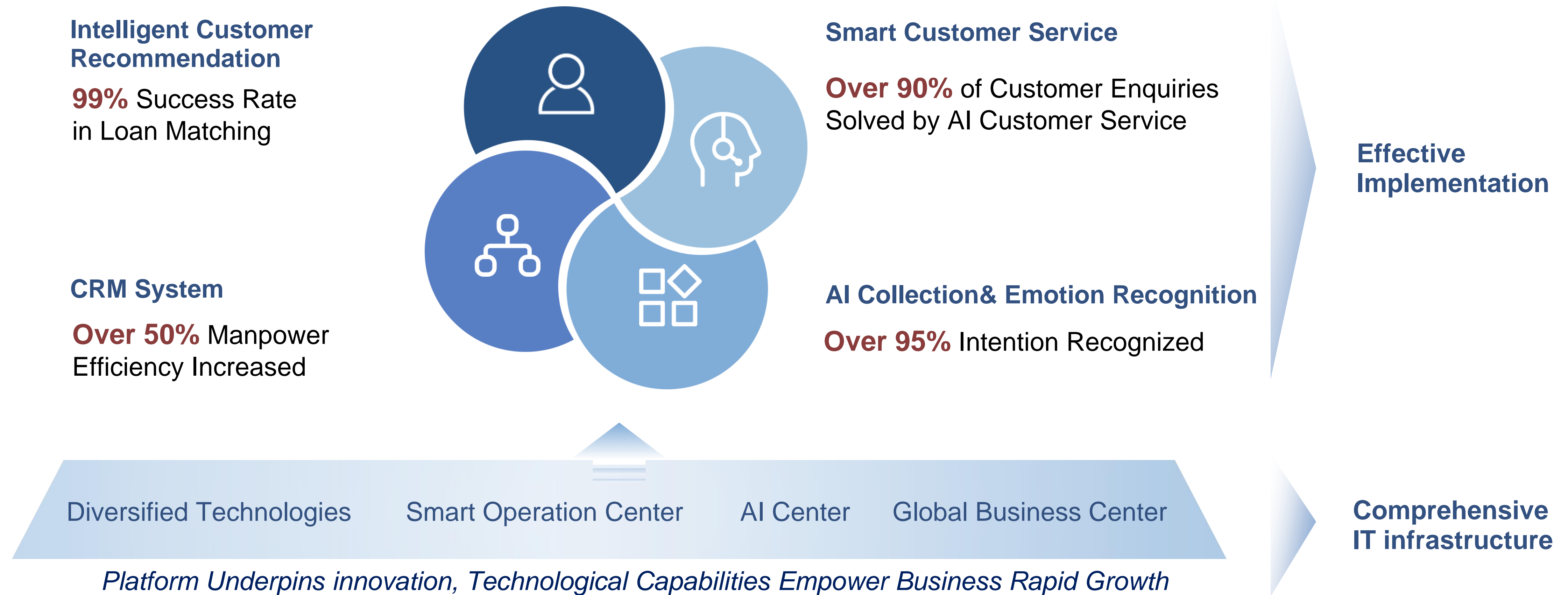
Note:

(1) Credit rating refers to Magic Mirror scores, with Level I representing the lowest risk and Level VII the highest.

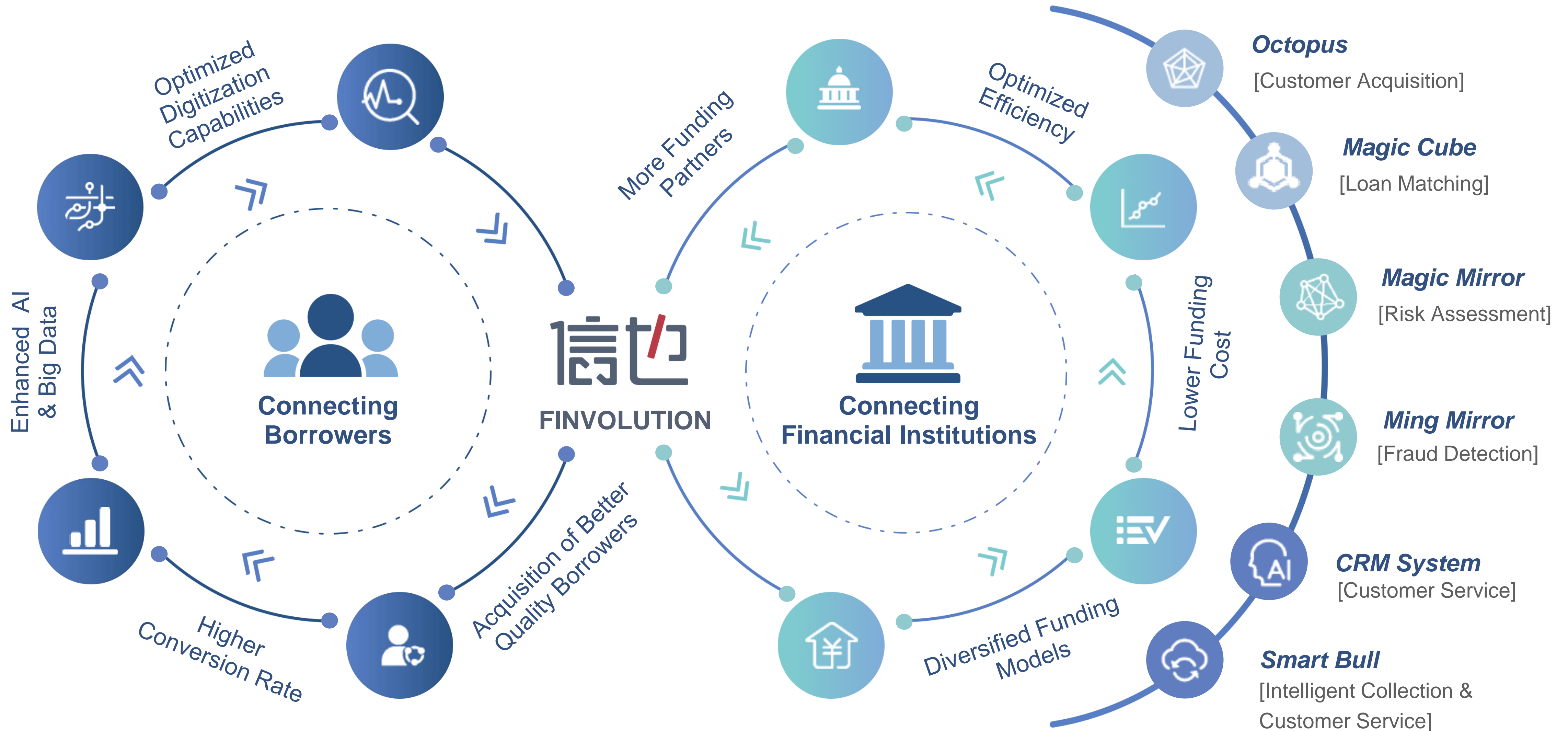
(2) Data as of Jun 30, 2021. Represents the historical cumulative 30-day plus past due delinquency rates by loan origination vintage for all loan products in China's mainland.

Vintage is defined as loans facilitated during a specified time period. Delinquency rate by vintage is defined as (i) the total amount of principal for all loans in a vintage that become delinquent, less (ii) the total amount of recovered past due principal for all loans in the same vintage, and divided by (iii) the total amount of initial principal for all loans in such vintage.

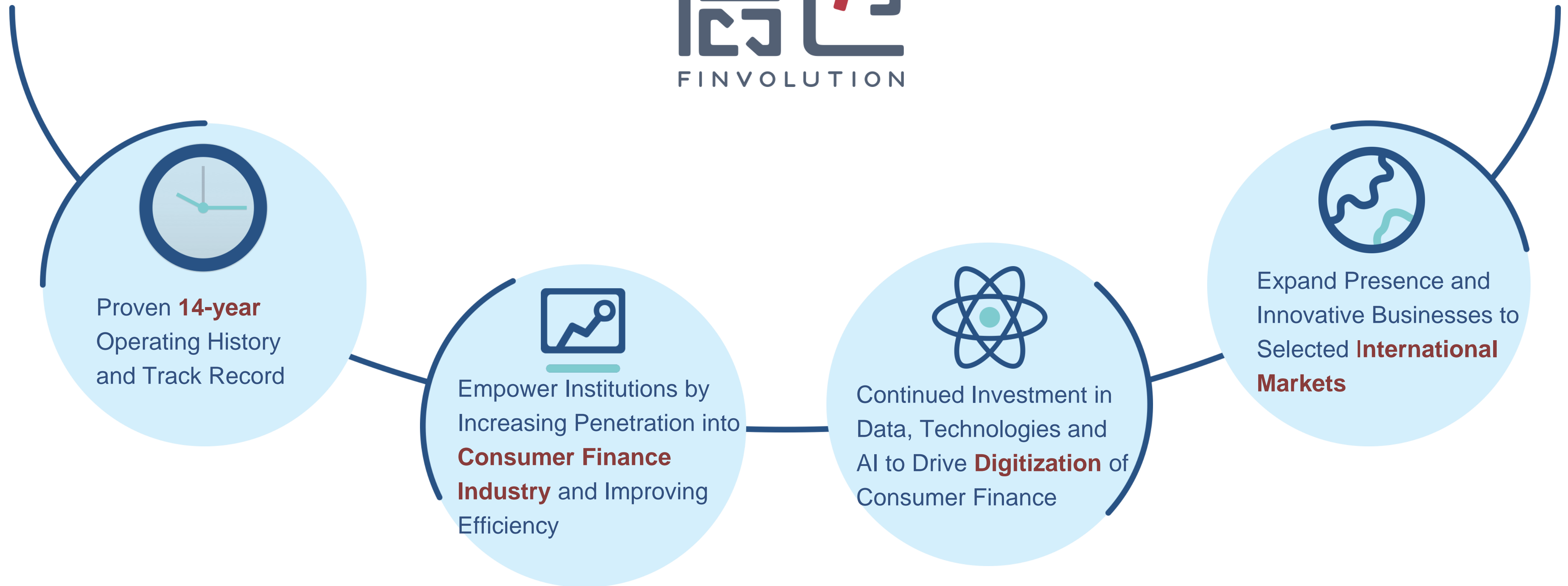
Digitization Technologies Enhances Innovation and Customer Experience



Customer Experience Improvement Empowered by Technologies



Growth Strategies with Competitive Advantage



Rapid Growth across All Business Segments

Segments

Transaction Volume(RMB billion)

Business Lines

China Business

2019	2020	2020Q2	2021Q2
82.1	64.1	13.1	32.5

- Consumer Finance
- Virtual Credit Card
- Service for Small Businesses

International Business

Transaction Volume(RMB billion)

2019	2020	2020Q2	2021Q2
0.3	1.0	0.1	0.9

- Consumer Finance
- Buy Now Pay Later


Other Initiatives

Revenue(RMB million)


2019	2020	2020Q2	2021Q2
344.8	481.9	98.2	157.9

- Customer Referral
- BAAS
- Smart Retail


Committed and Professional Management Team




GU Shaofeng
Co-founder
Chairman &
Chief Innovation
Officer

 Microsoft


■ Education:
- Shanghai Jiao Tong University




LI Tiezheng
Co-founder
Deputy Chairman
& President

 中国民生银行
CHINA MINSHENG BANKING CORP. LTD.


■ Education:
- Shanghai Jiao Tong University
- China Europe International
Business School




HU Honghui
Co-founder
Advisor to the
Company

 ICBC

■ Education:
- Shanghai Jiao Tong University
- Fudan University



ZHANG Jun
Co-founder
Advisor to the
Company

 WICRESOFT® Microsoft

■ Education:
- Shanghai Jiao Tong University



ZHANG Feng
Chief Executive
Officer

 Capital One


■ Education:
- Tsinghua University
- Duke University




XU Jiayuan
Chief Financial
Officer

 pwc NCB
南洋商業銀行

■ Education:
- Shanghai Jiao Tong University
- China Europe International
Business School



WANG Yuxiang
Chief Product
Officer & Chief
Technology Officer

 Baidu 百度 Opera

■ Education:
- Fudan University

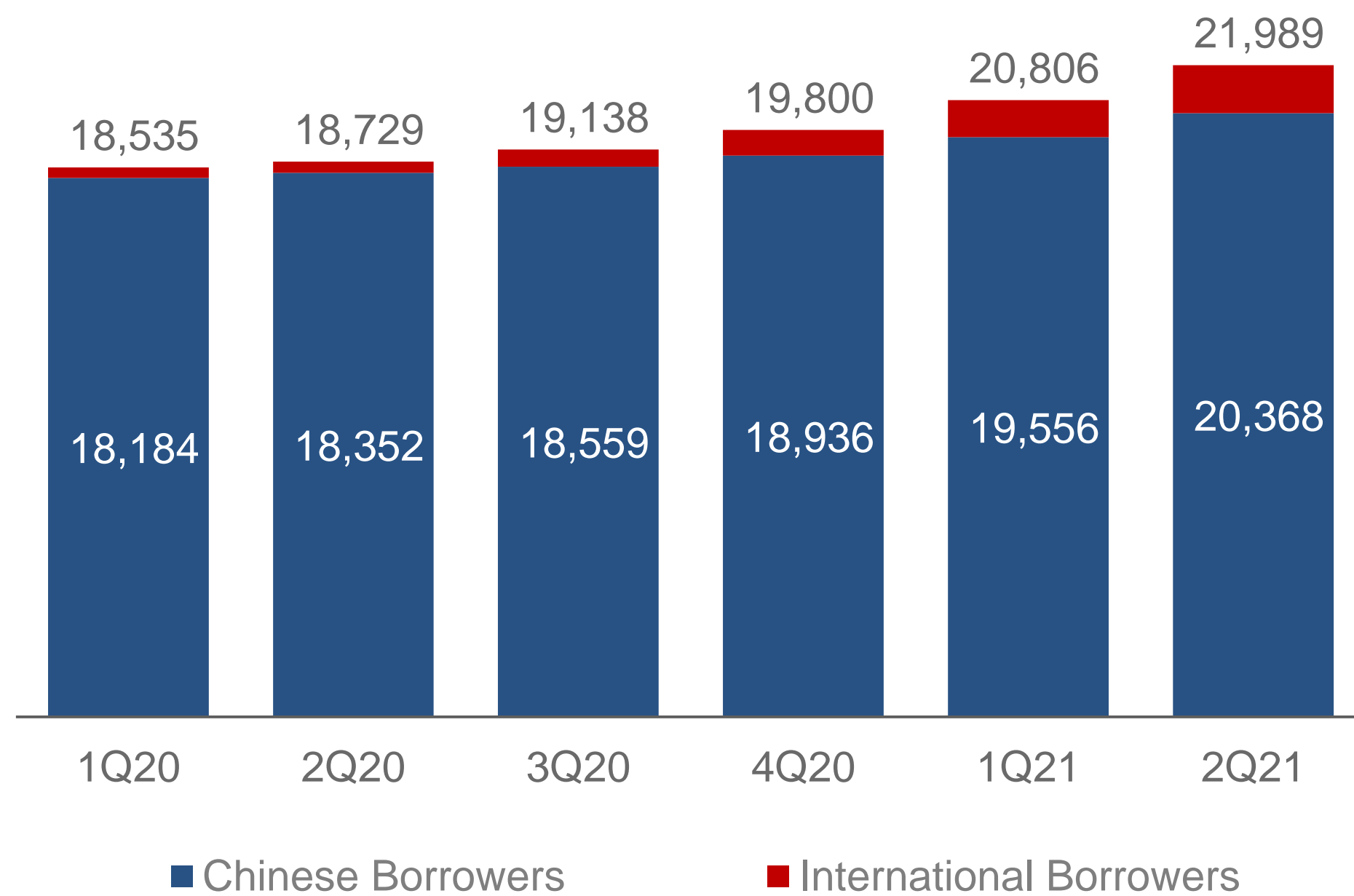
Operation & Financial metrics



High Quality Growth with Increasing New Borrowers

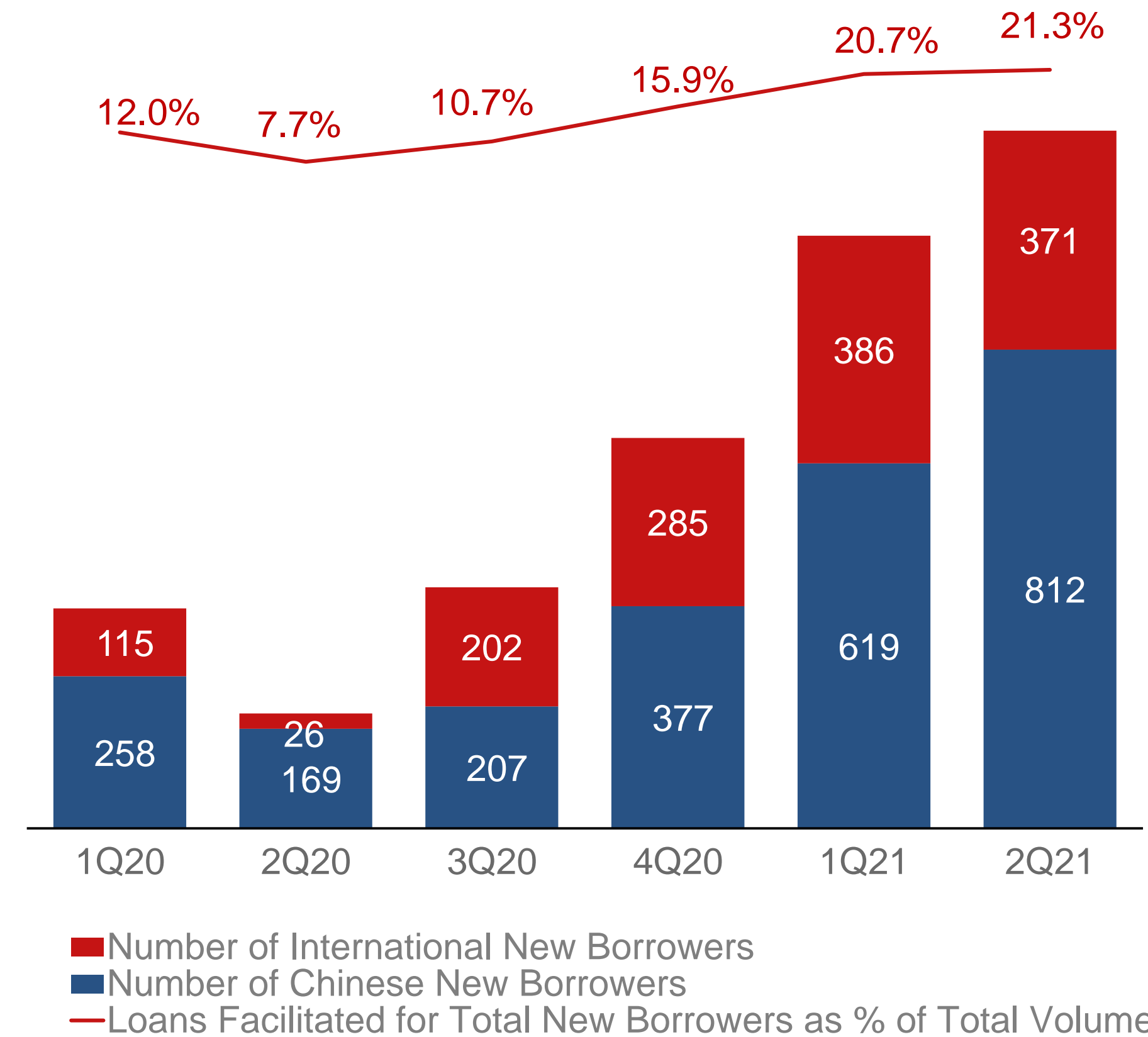
Cumulative Borrowers⁽¹⁾

Thousands



Number of New Borrowers⁽²⁾

Thousands **Loans Facilitated for Total New Borrowers as % of Total Volume⁽³⁾**

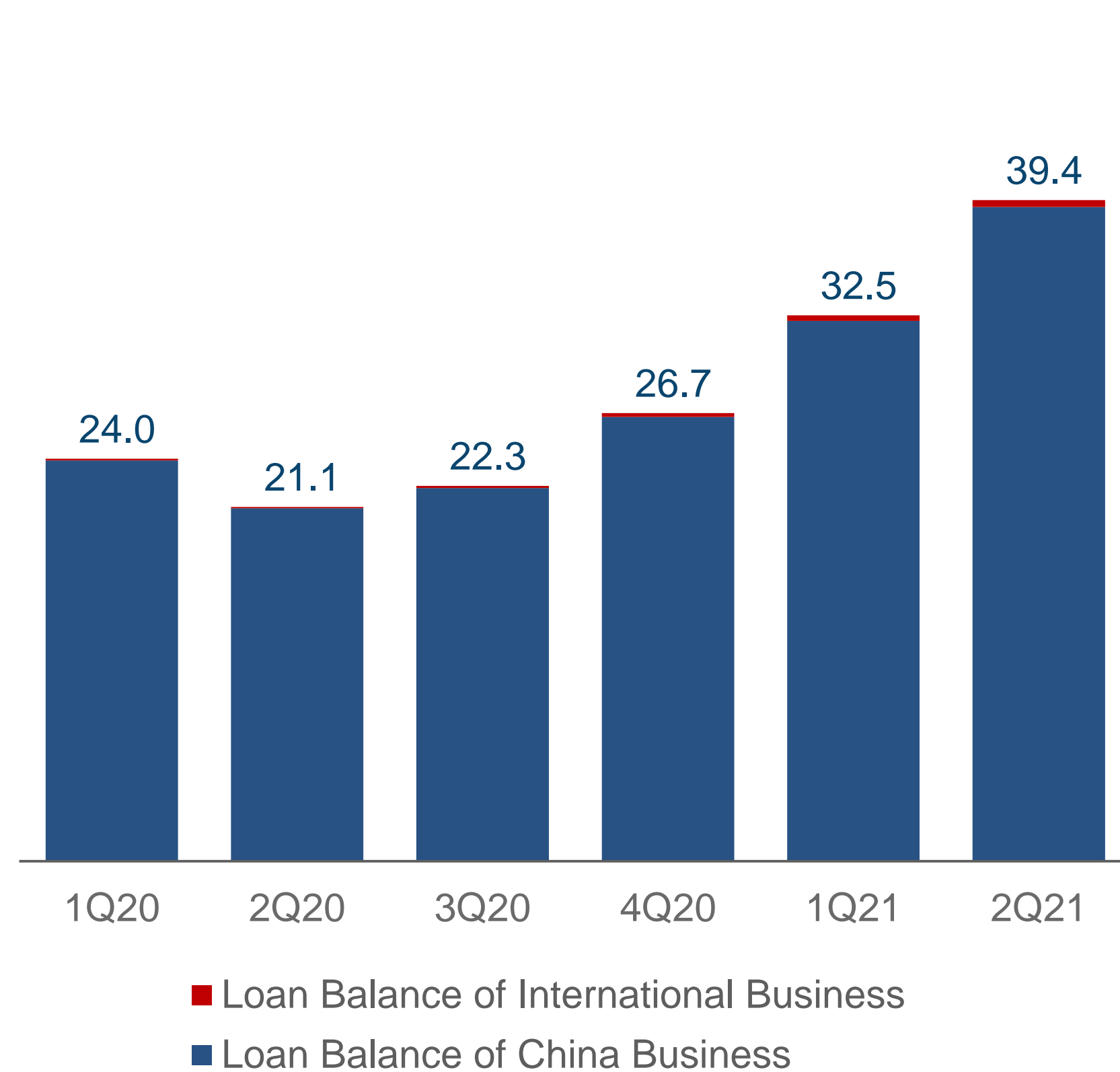


(1) Total number of borrowers whose loans were facilitated on our platform at least once.
 (2) As of the end of each period.
 (3) Calculated based on transaction volume on our platform during each period.

Progressive Growth in Transaction Volume

Outstanding Loan Balance⁽¹⁾

RMB in billions

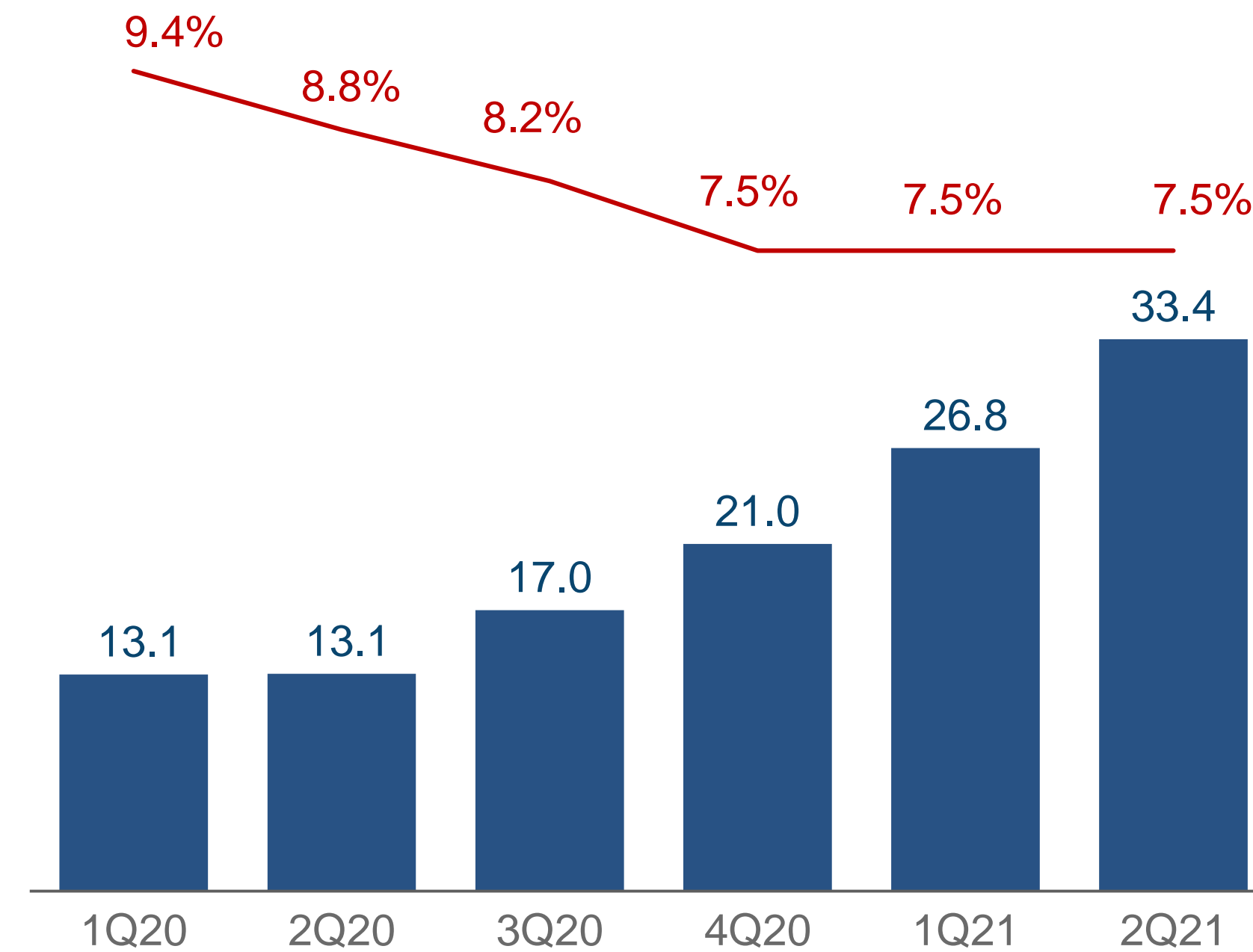


(1)As of the end of each period.

Transaction Volume Funded by Institutional Partners

RMB in billions

Cost of Funds on the Platform⁽²⁾

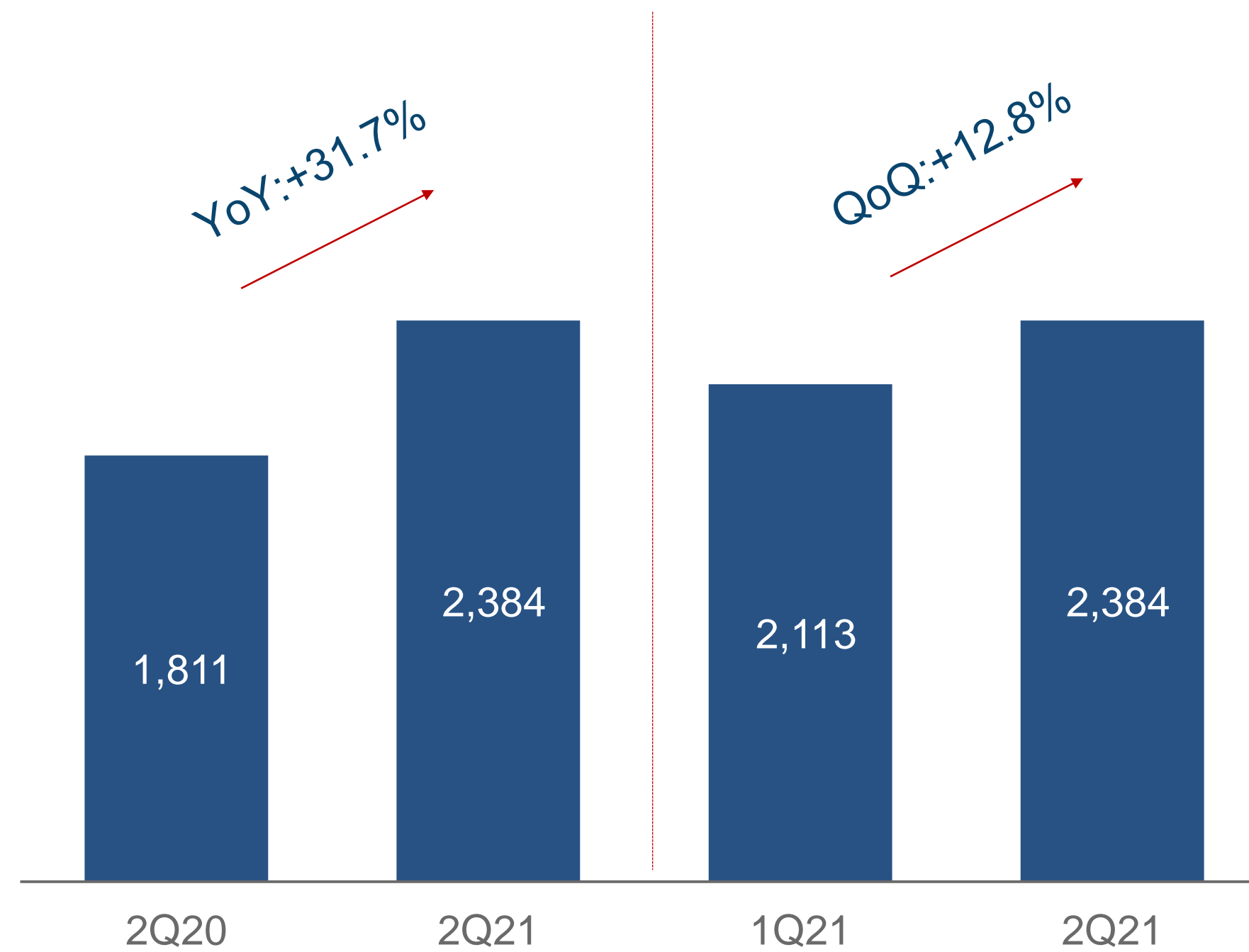


(2)Comprehensive cost of funds for risk-bearing models including intermediary fees of off-balance sheet loans facilitated in China's mainland.

Increasing Revenue and Operating Income

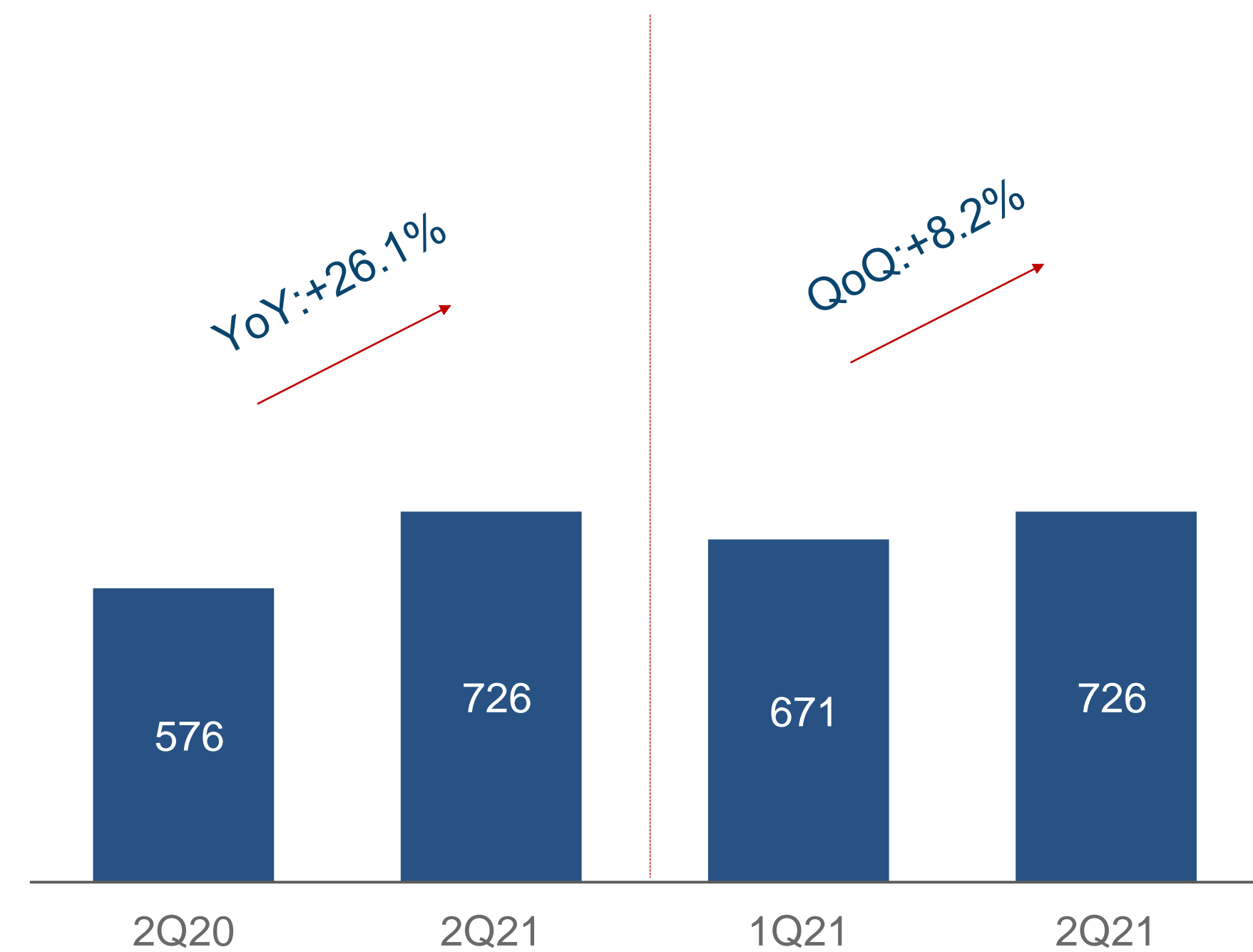
Operating Revenue

RMB in millions



Non-GAAP Adjusted Operating Income⁽¹⁾

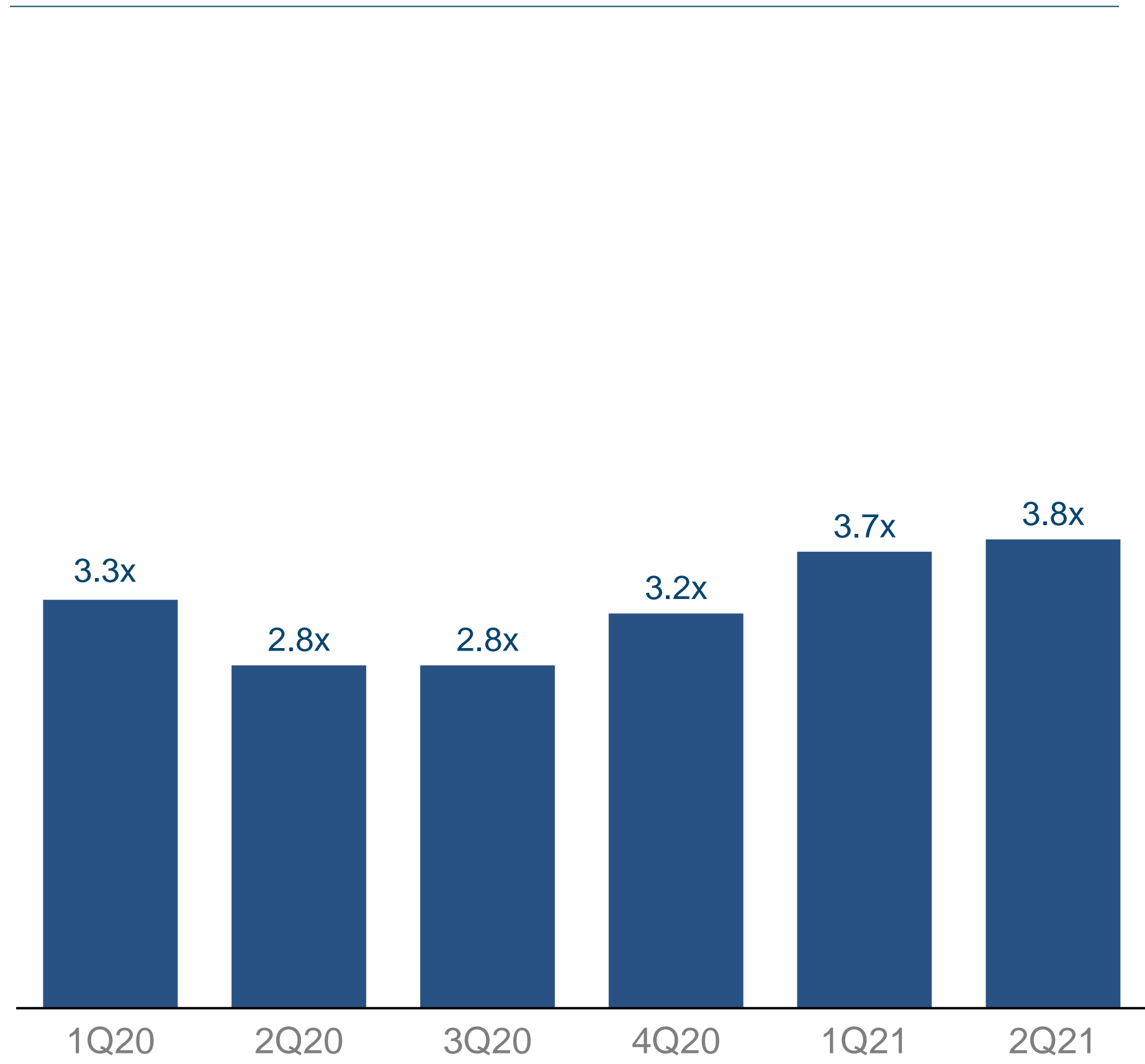
RMB in millions



(1) Non GAAP adjusted operating income for 2Q 2020, which excludes share-based compensation expenses of RMB8.7 million.
 Non GAAP adjusted operating income for 1Q 2021, which excludes share-based compensation expenses of RMB15.4 million.
 Non GAAP adjusted operating income for 2Q 2021, which excludes share-based compensation expenses of RMB21.4 million.

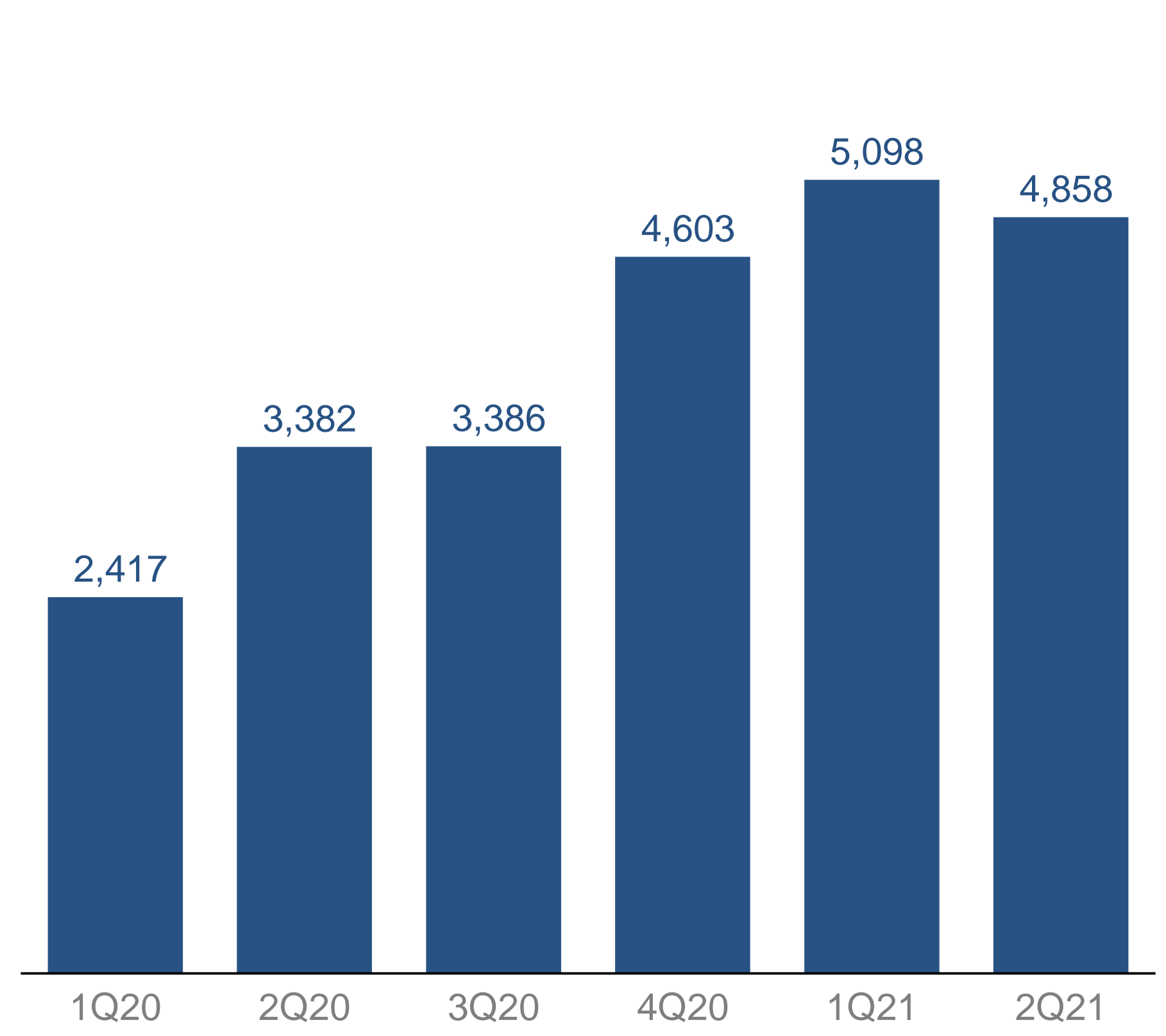
Strong Balance Sheet and Capital Reserve

Leverage Ratio⁽¹⁾



Short-term Liquidity⁽²⁾

RMB in millions



(1) Leverage ratio = Risk-bearing outstanding loan balance / net assets

(2) Short-term liquidity= Cash and cash equivalents + short-term investments. For illustrative purpose only.

THANK YOU