

Investor Presentation

Aug 2022

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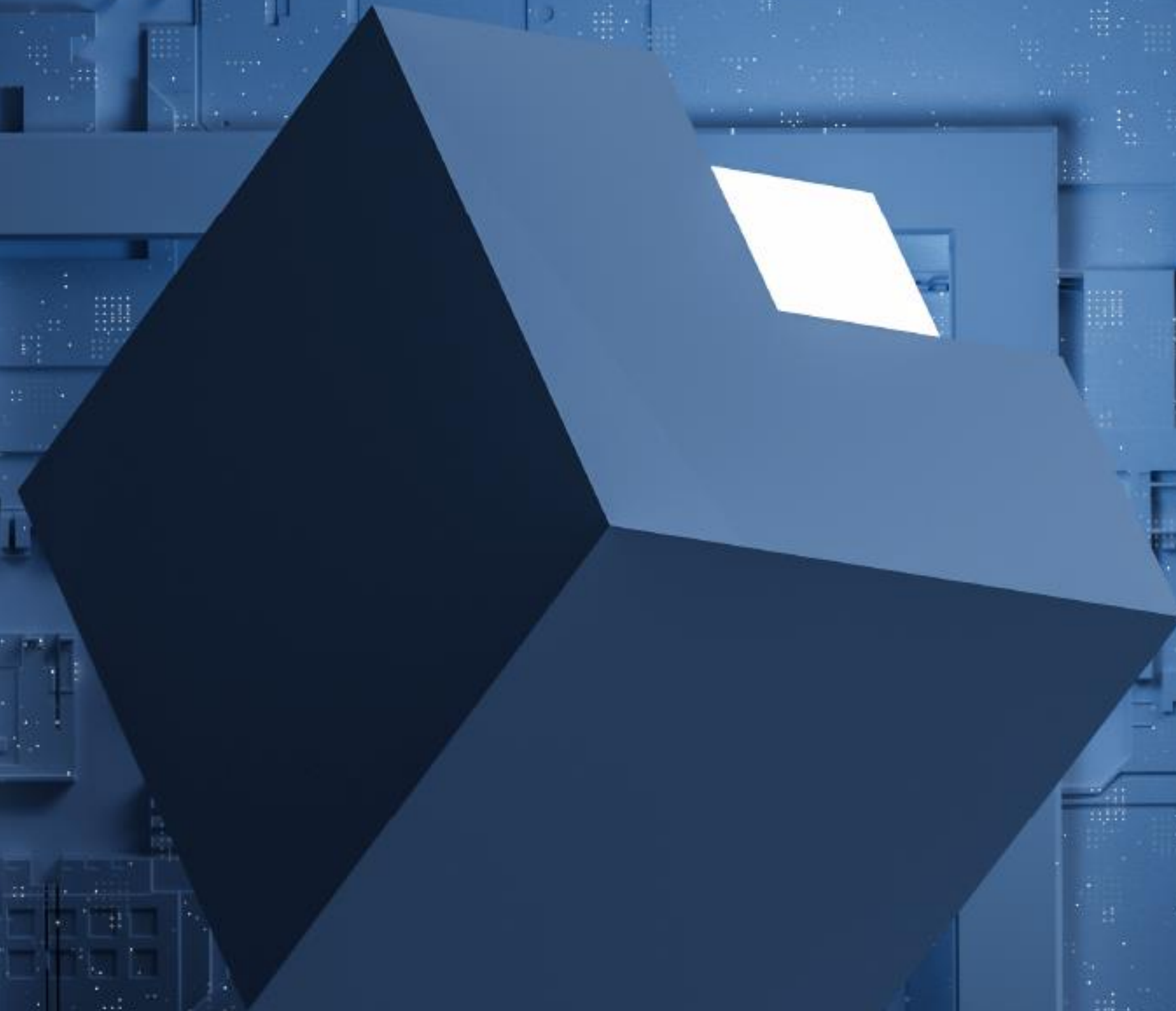
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Corporate Overview

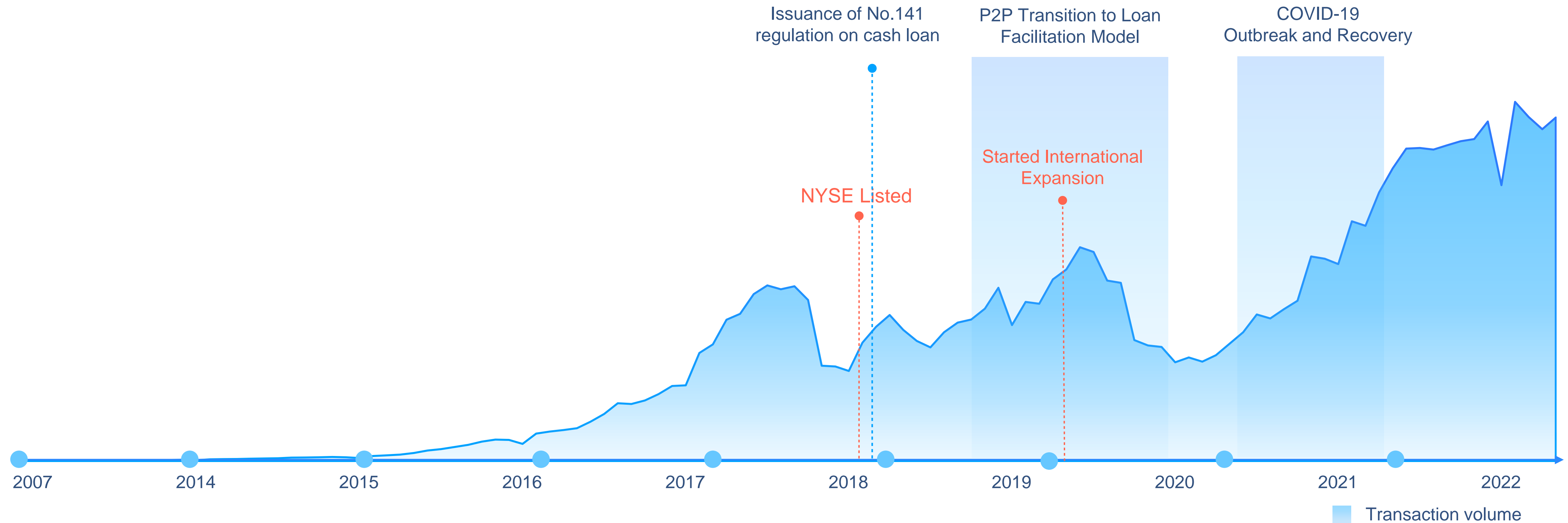


Our Mission

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



Pioneer Fintech Platform in China and Global Markets with Solid Operating Record



4mm
Monthly Active Borrowers⁽¹⁾

7mm
2Q22 Quarterly Transactions

Over **400+** Cities
5 Countries

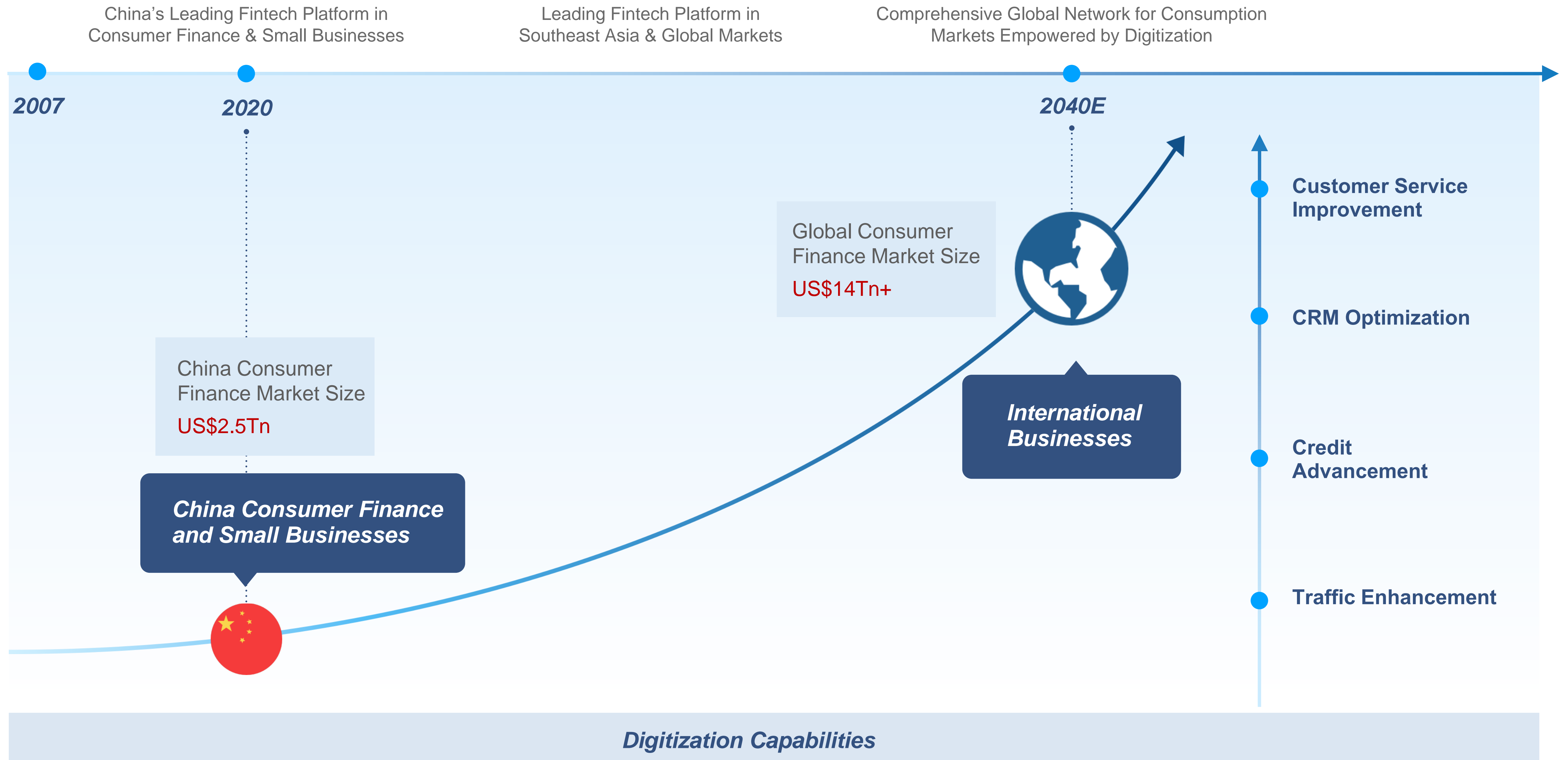
26mm
Cumulative Borrowers

RMB **56** bn
Outstanding loan balance

RMB **520** bn
Cumulative Transaction Volume

(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 through Various Products



PPDAI Platform



Consumer Installment

Installment



Small Business Gateway



Installment for Small Business Owners

Operational funds + Credit



KOO Virtual Credit at POS



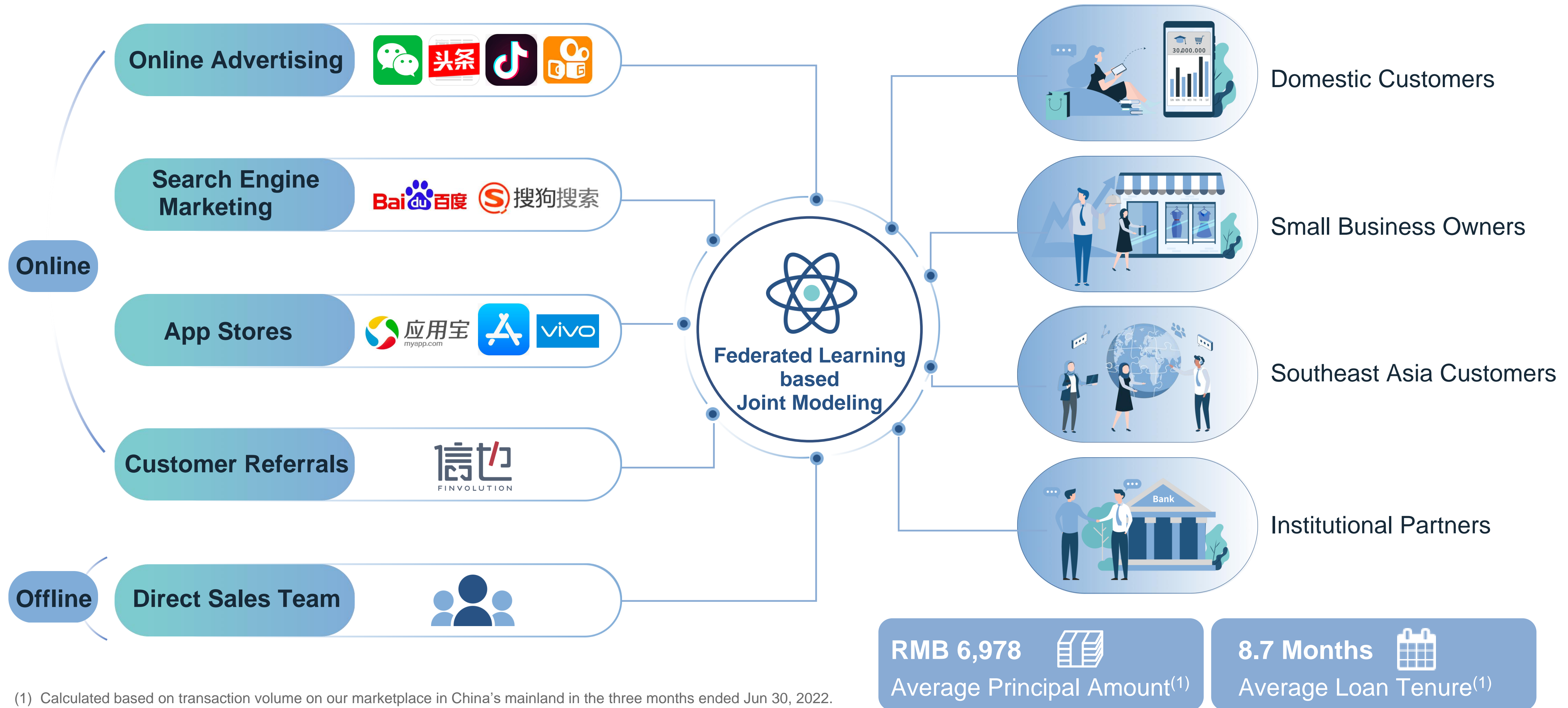
KOO Hua Card

Payment + Credit

Product

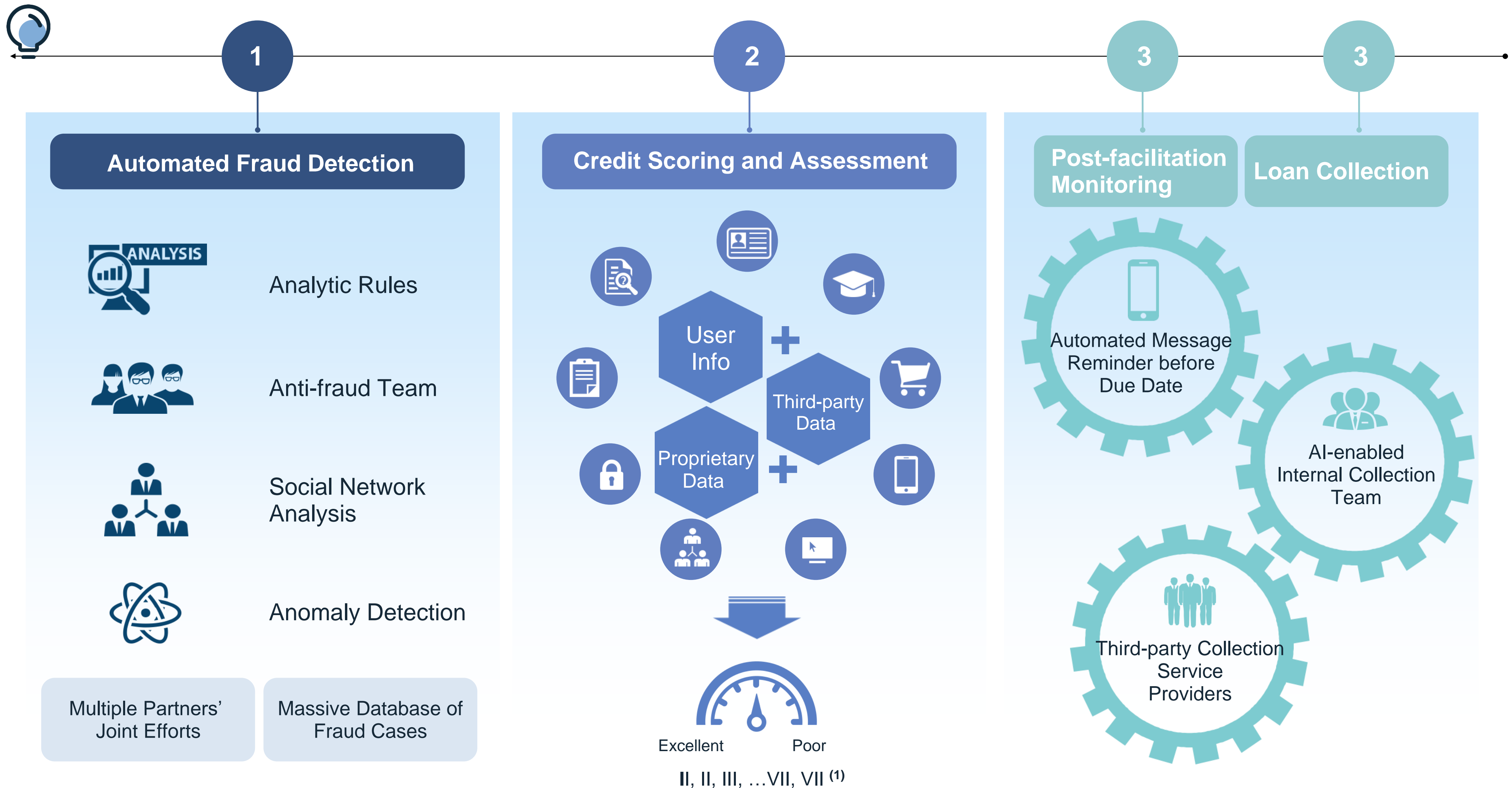
Value proposition

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, 2022.

Sophisticated Risk Management Technologies and Capabilities

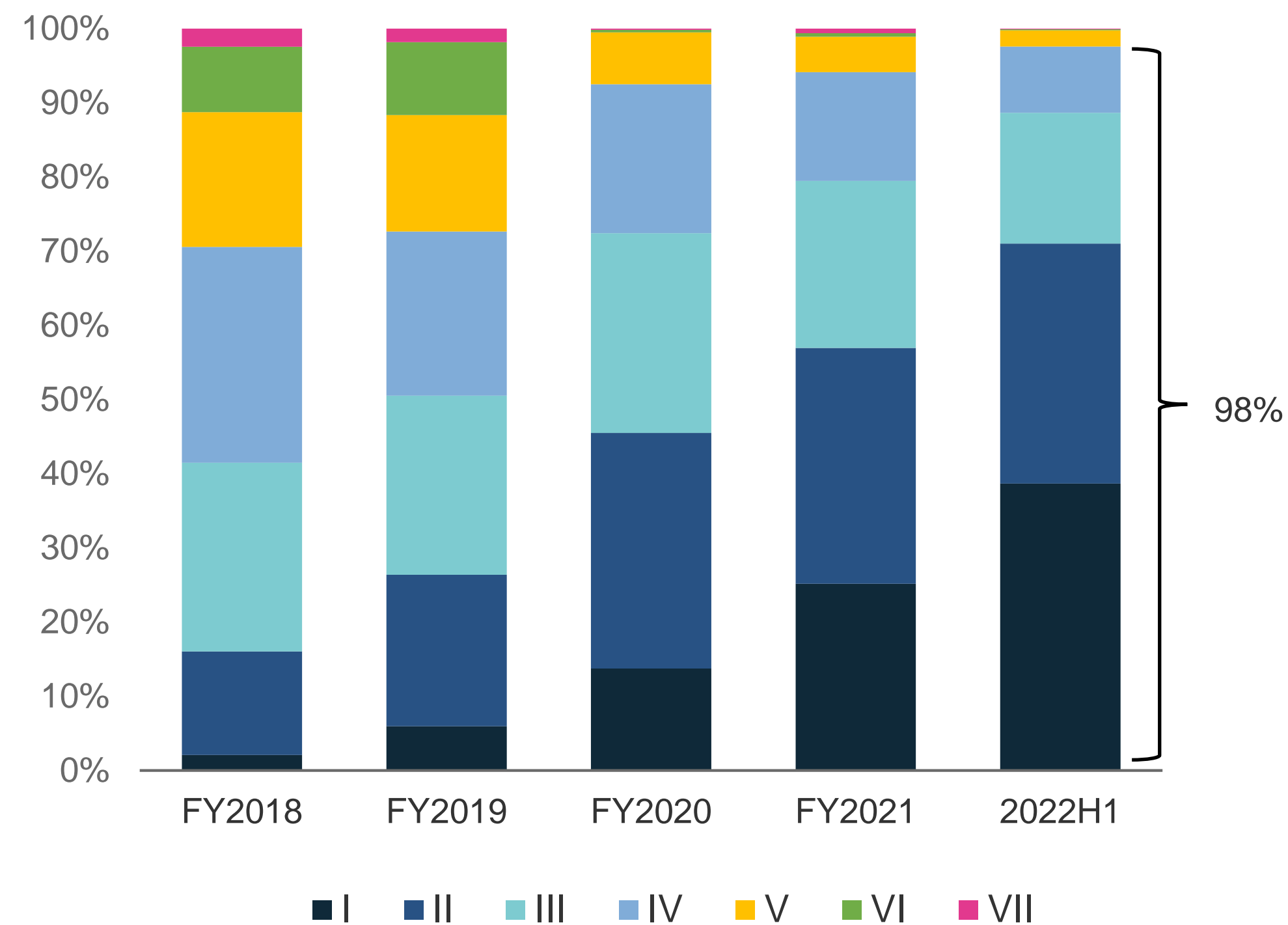


(1) Loan applicants with credit rating of VIII will be rejected.

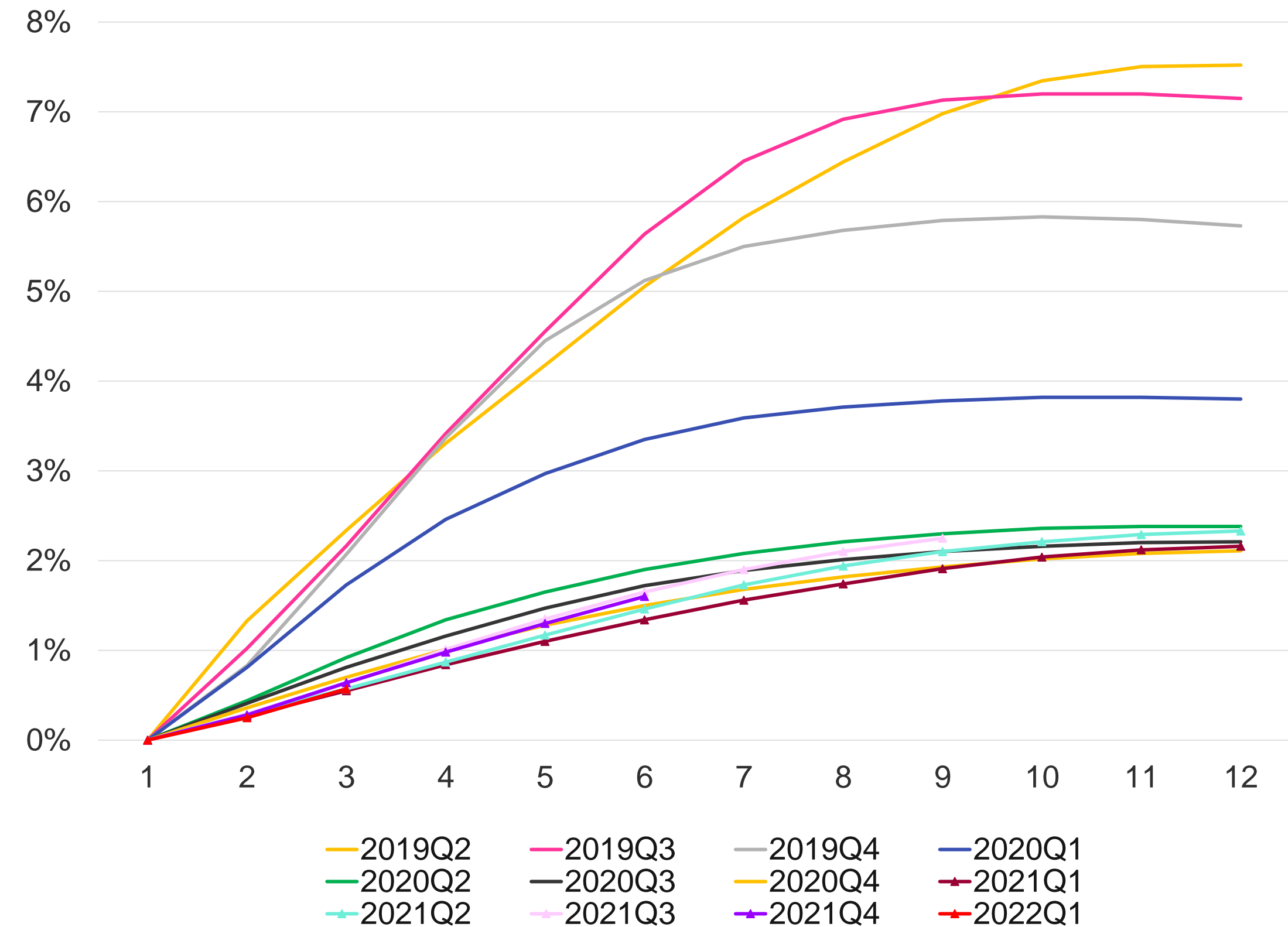
Validated Improvement in Credit Performance

Proportion of Transaction Volume by Credit Rating⁽¹⁾

Shift towards Better Quality Borrowers

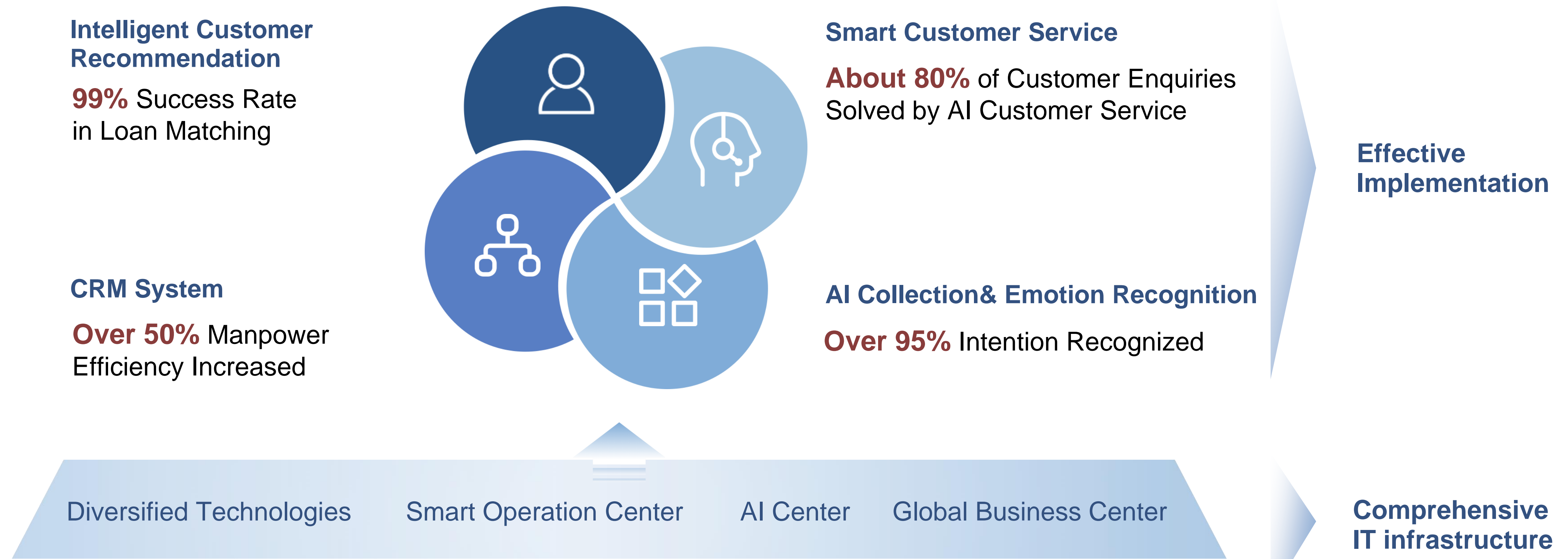


M1+ Delinquency Rates by Vintage⁽²⁾



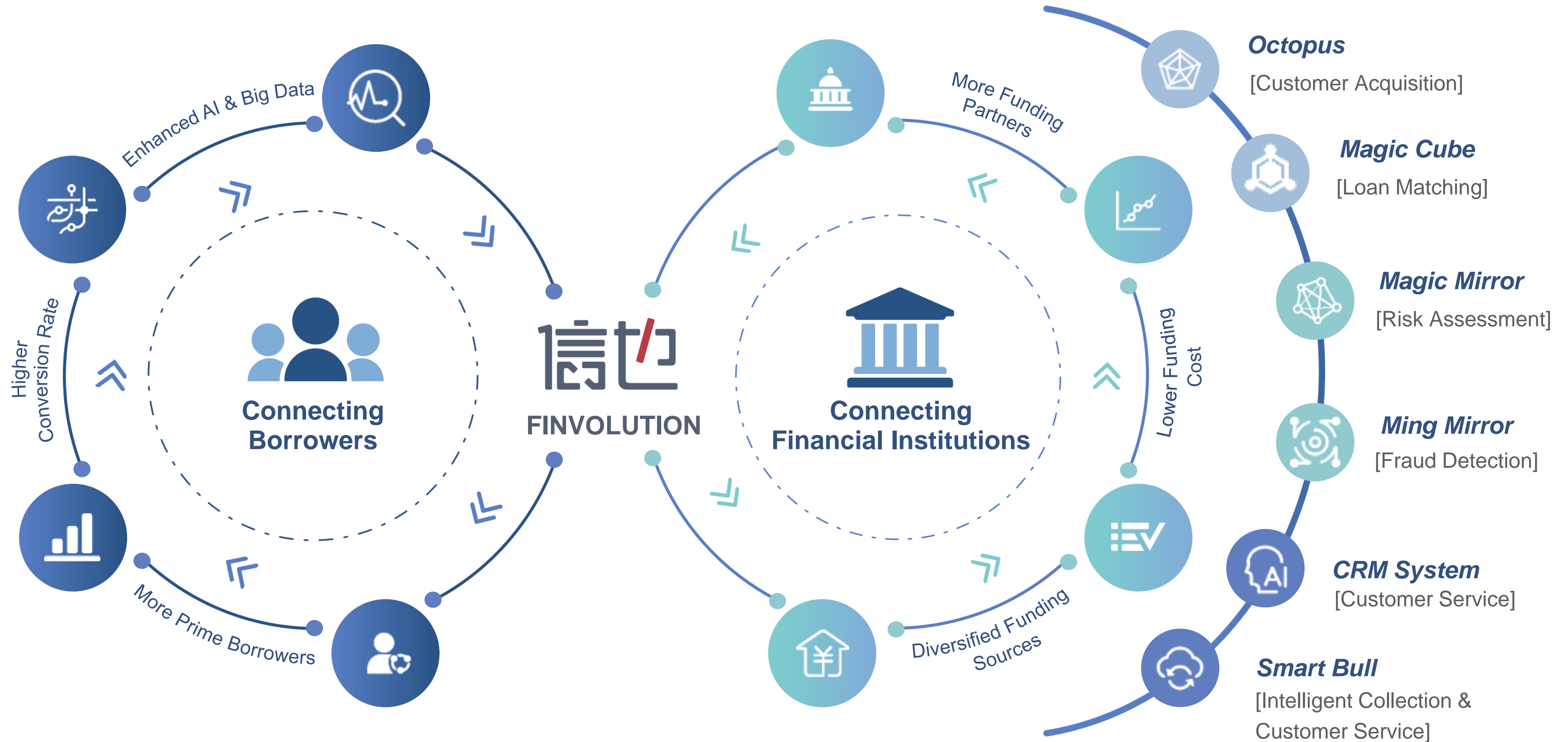
Note:
 (1) Credit rating refers to Magic Mirror scores, with Level I representing the lowest risk and Level VII the highest.
 (2) Data as of Jun 30, 2022. Represents the historical cumulative 30-day plus past due delinquency rates by loan origination vintage for all loan products in China's mainland.
 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

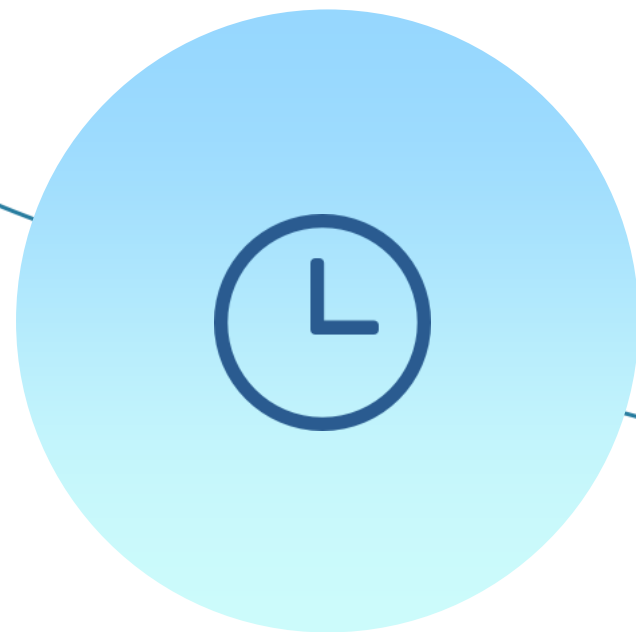


Platform Underpins innovation, Technological Capabilities Empower Business Rapid Growth

Customer Experience Improvement Empowered by Technologies



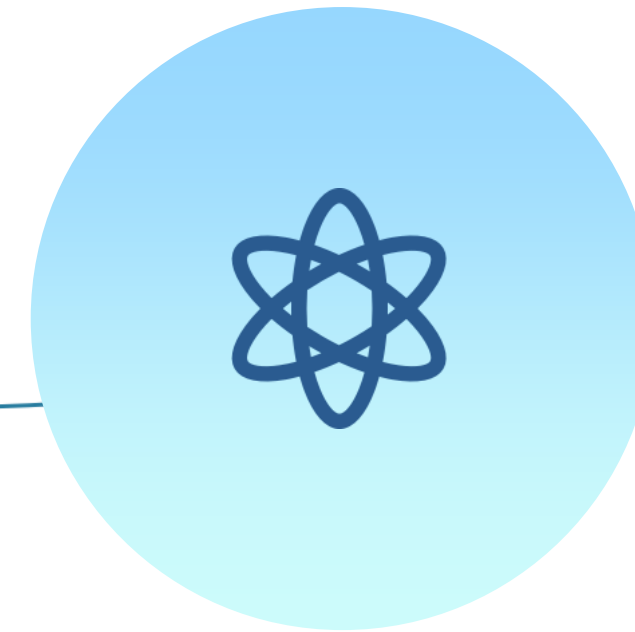
Growth Strategies with Competitive Advantage



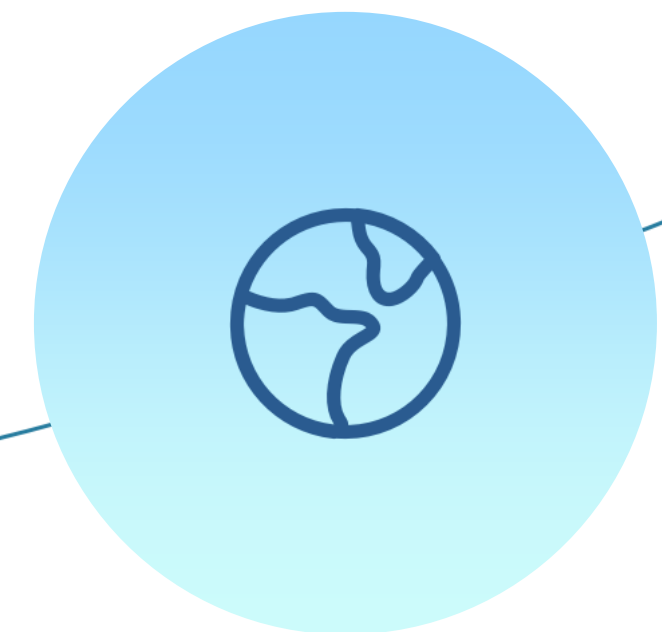
Proven **14-year** Operating History and Track Record



Empower Institutions by Increasing Penetration into **Consumer Finance Industry** and Improving Efficiency




Continued Investment in Data, Technologies and AI to Drive **Digitization** of Consumer Finance




Expand Presence and Innovative Businesses to Selected **International Markets**


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

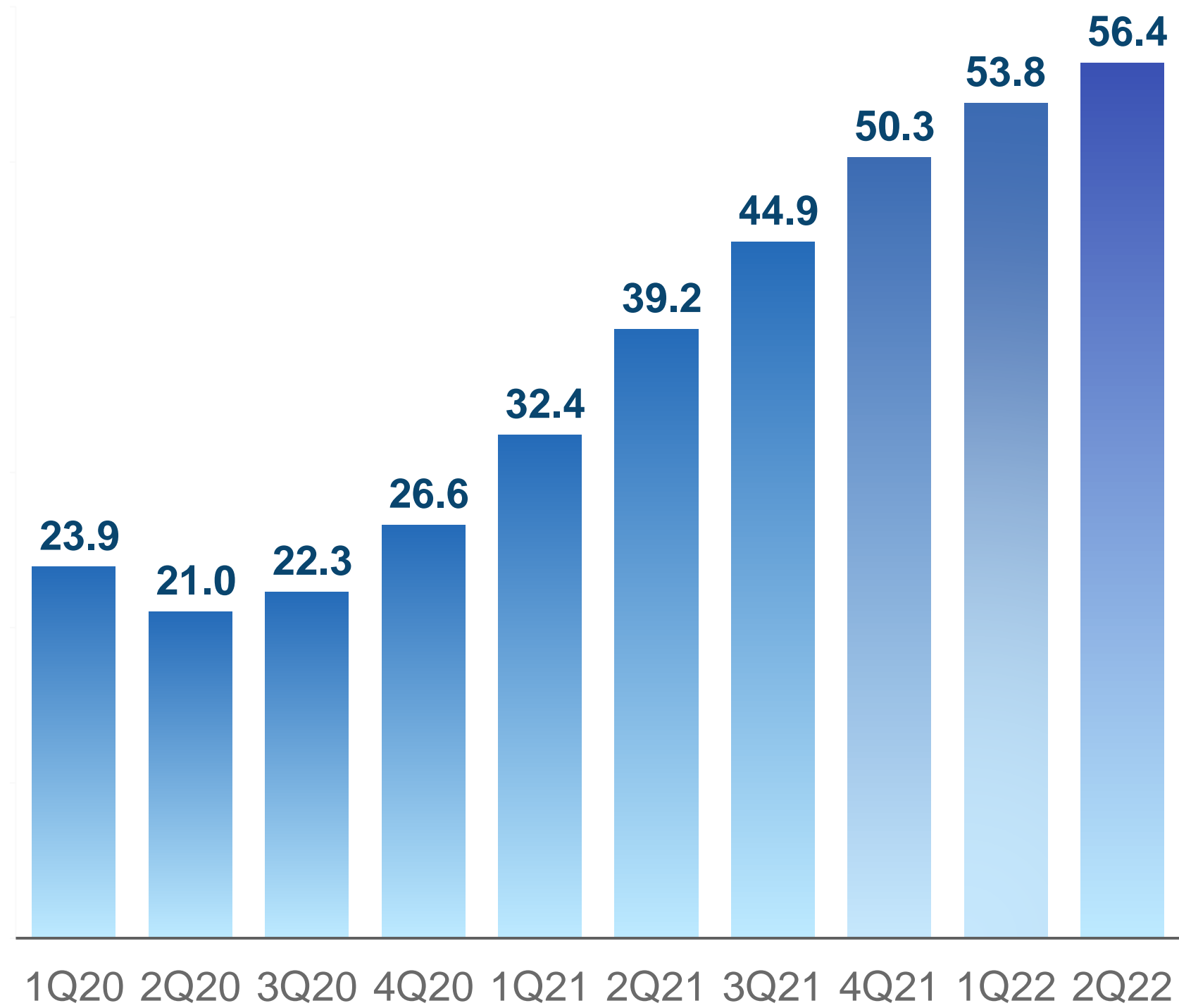
Operation & Financial metrics



Progressive Growth in Loan Balance and Transaction Volume

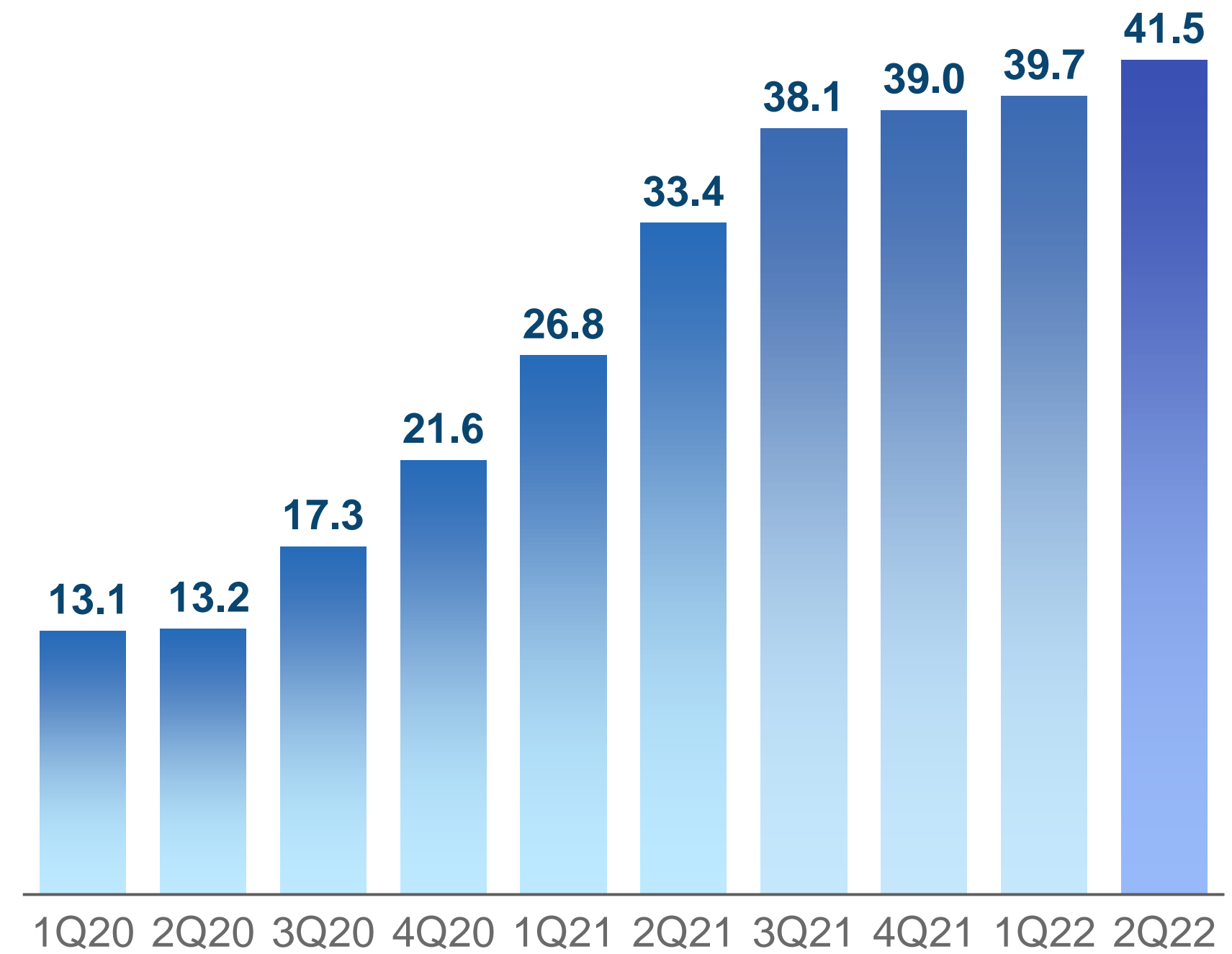
Outstanding Loan Balance⁽¹⁾

RMB billion



Transaction Volume⁽²⁾

RMB billion



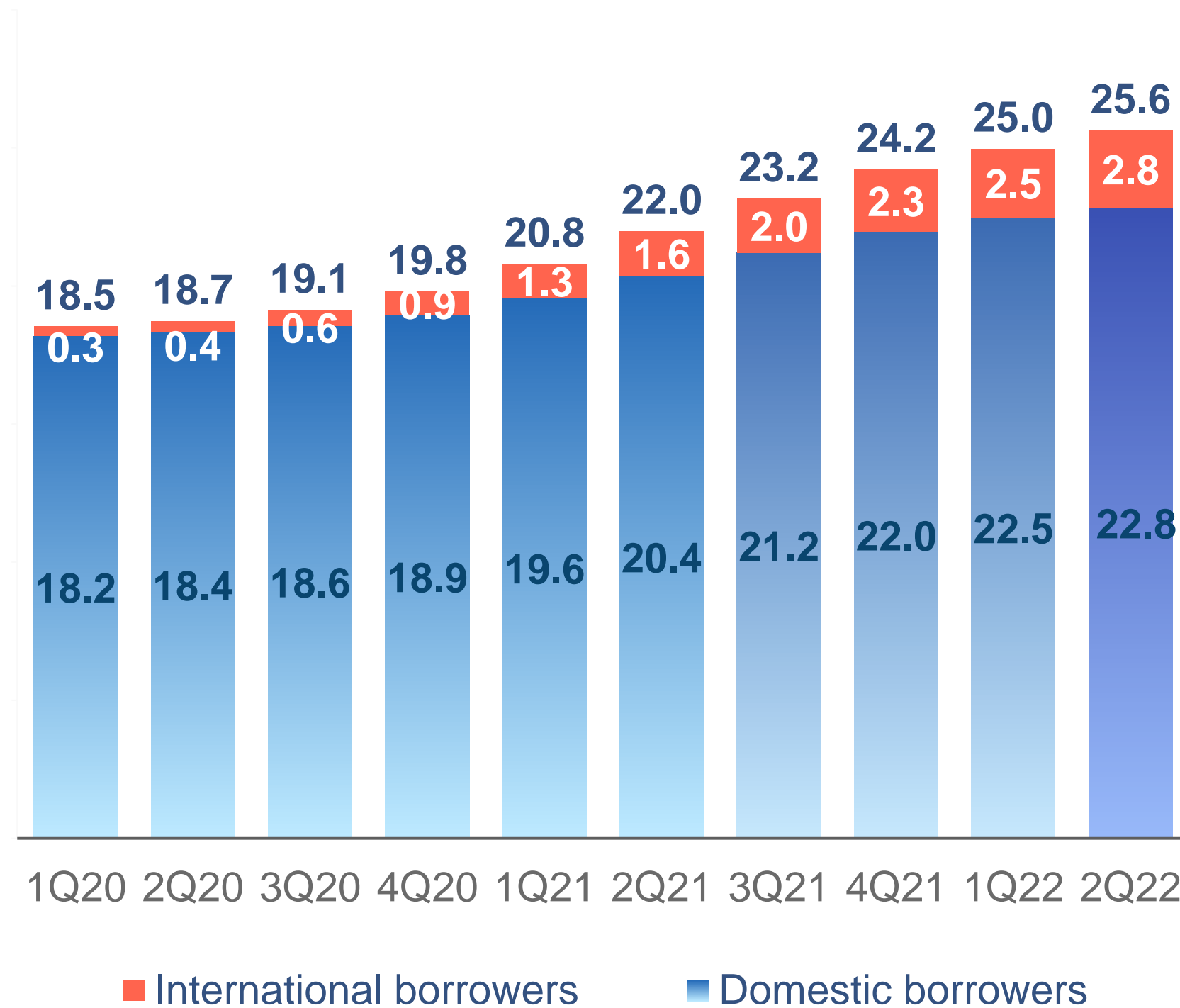
(1)As of the end of each period.

(2)Including transaction volume facilitated in China's mainland and international markets.

High Quality Growth with Loyal User Base

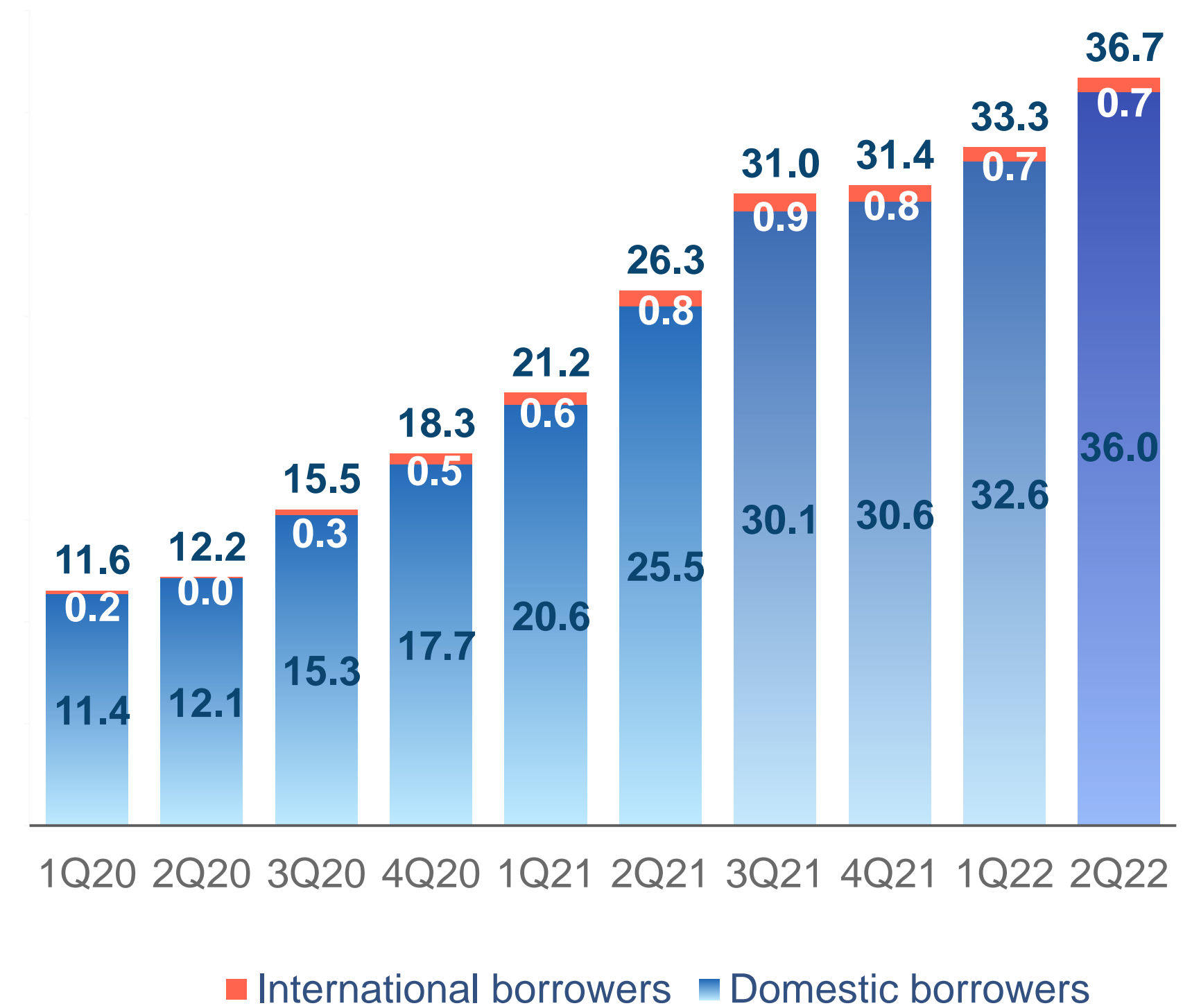
Cumulative borrowers (1)

Million



Loan volume facilitated for repeat borrowers (2)

RMB billion



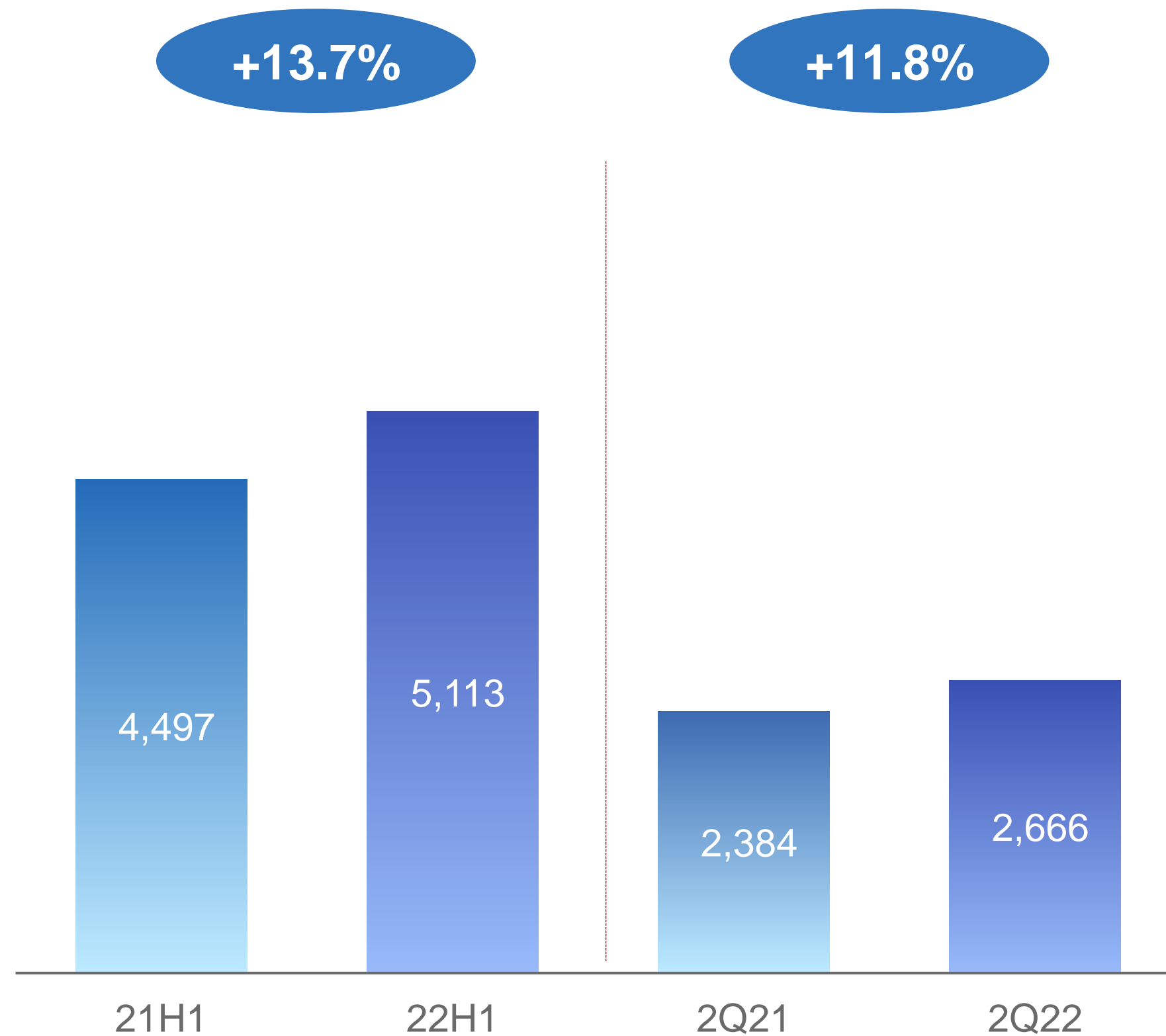
(1) Represents the total number of borrowers whose transactions were facilitated on the Company's platforms at least once at the end of each period.

(2) Repeat borrowers are those who have successfully borrowed on our platform at least once before each period.

Robust Revenue and Operating Income

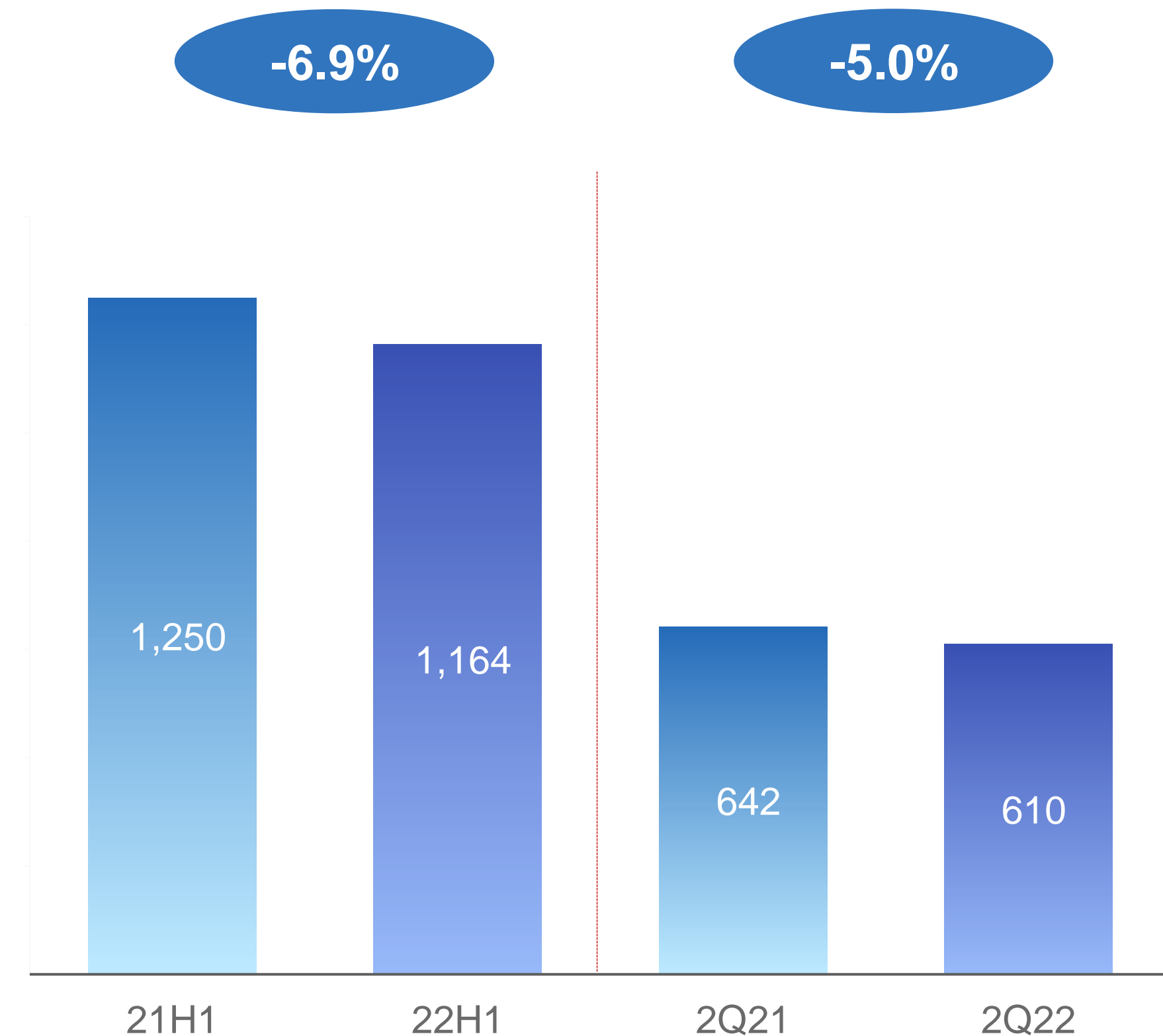
Operating Revenue

RMB million



Non-GAAP Net Profit⁽¹⁾

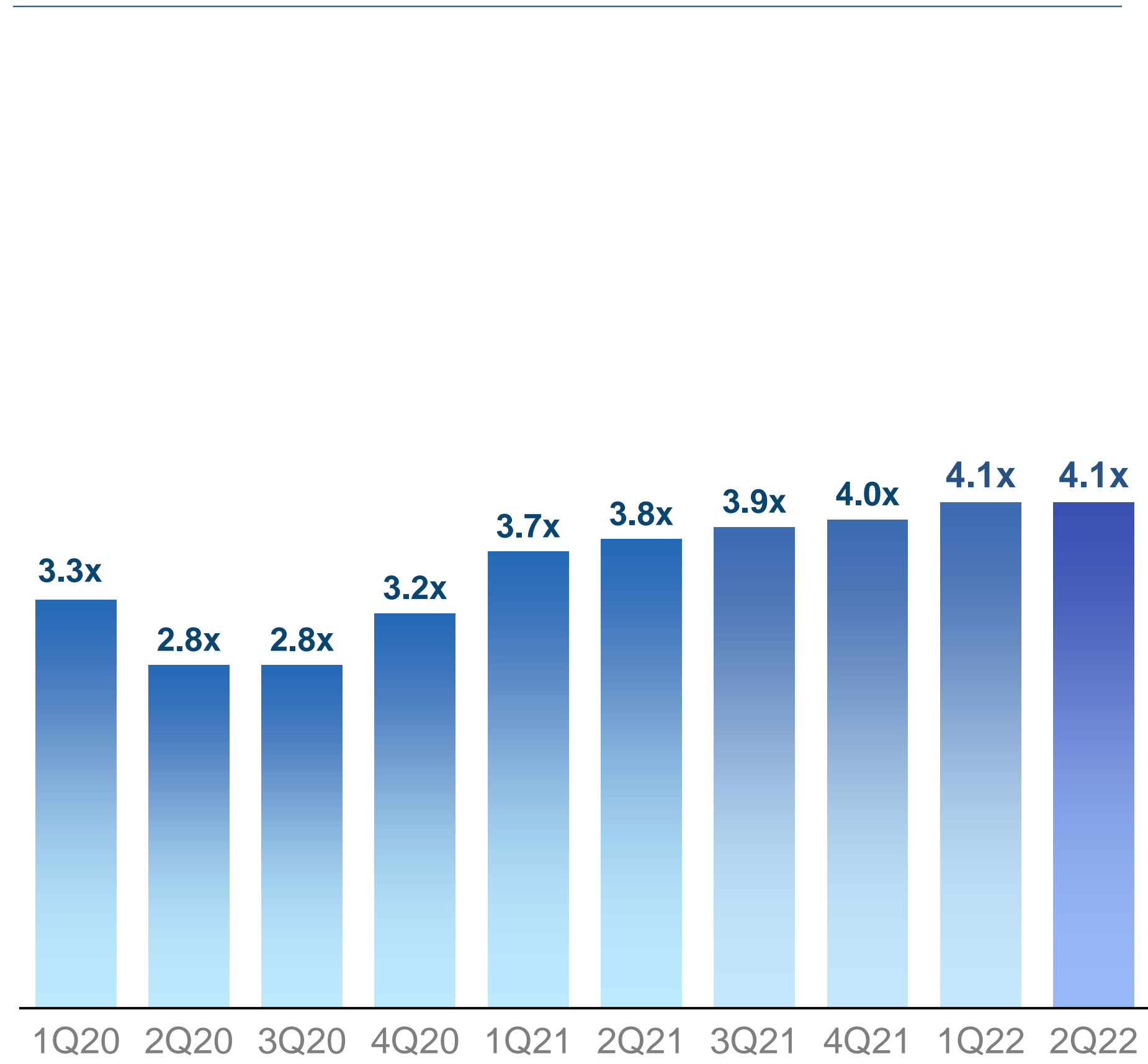
RMB million



(1) Non-GAAP net profit for the first half of 2021, which mainly excludes share-based compensation expenses of RMB36.9 million.
 Non-GAAP net profit for the first half of 2022, which mainly excludes share-based compensation expenses of RMB44.9 million.
 Non-GAAP net profit for 2Q 2021, which mainly excludes share-based compensation expenses of RMB21.4 million.
 Non-GAAP net profit for 2Q 2022, which mainly excludes share-based compensation expenses of RMB24.8 million.

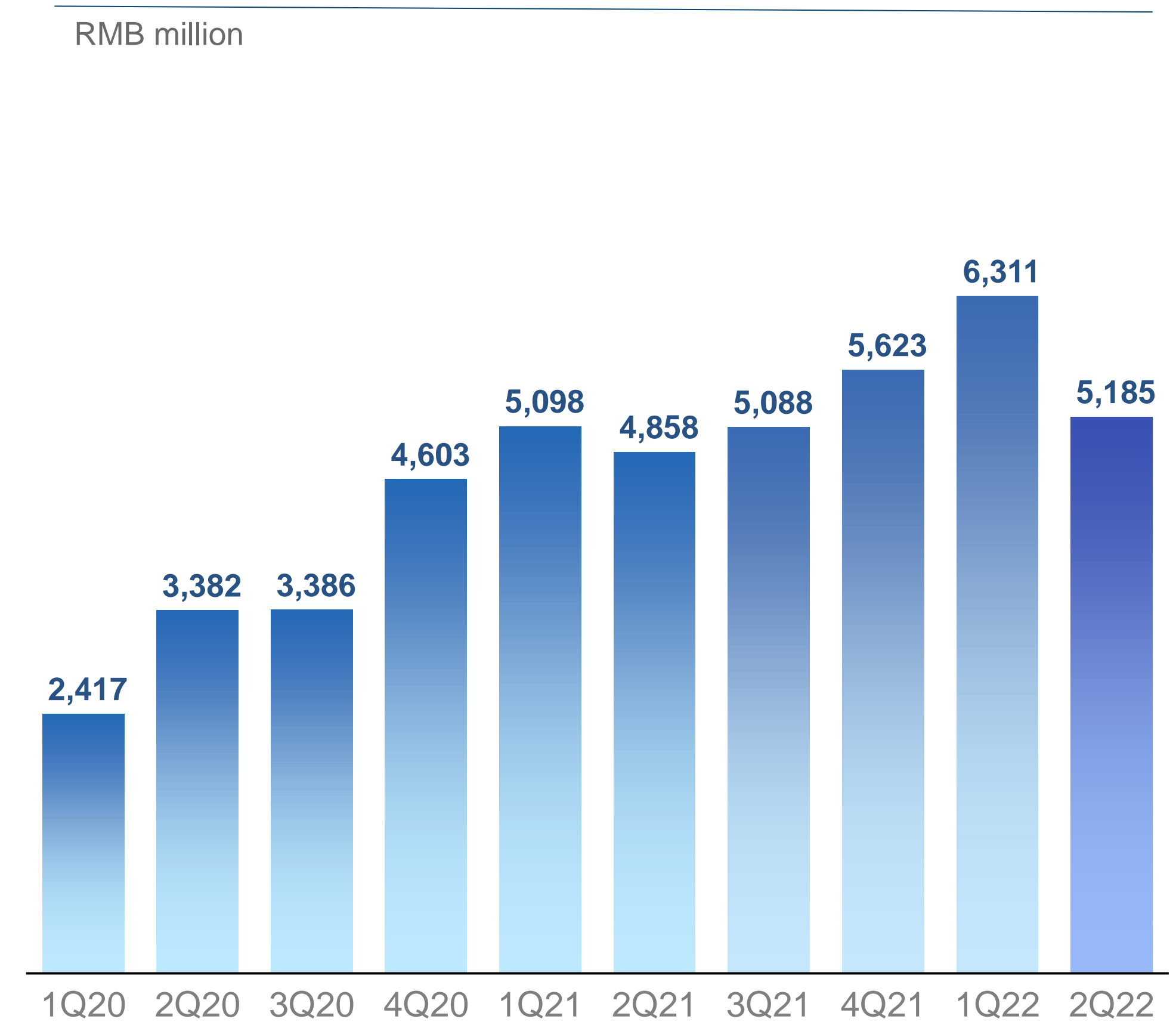
Strong Balance Sheet and Capital Reserve

Leverage Ratio⁽¹⁾



Short-term Liquidity⁽²⁾

RMB million

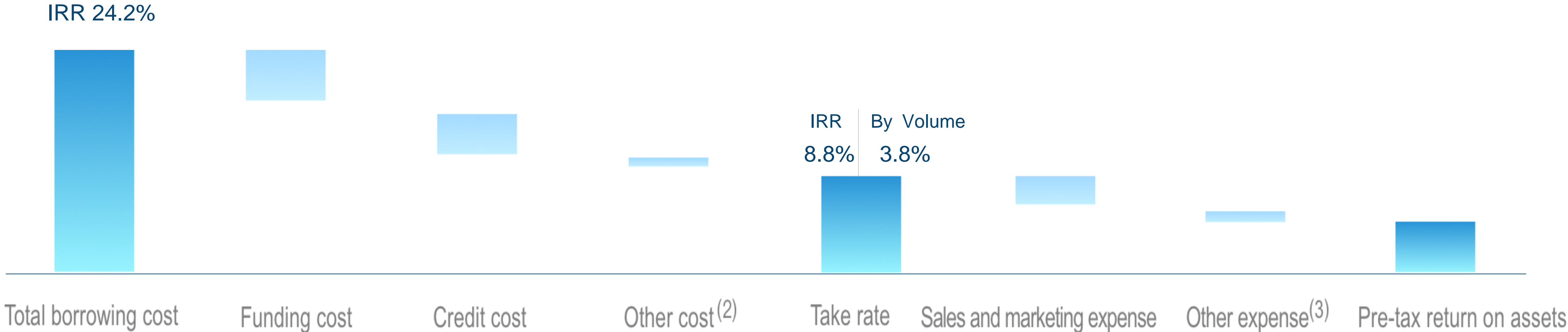


(1) Leverage ratio = Risk-bearing outstanding loan balance / net assets
 (2) Short-term liquidity= Cash and cash equivalents + short-term investments.

Unit Economics

2Q 2022⁽¹⁾

RMB, per RMB100 loan facilitated



(1) Calculated based on loans originated on our marketplace in the three months ended Jun 30, 2022. For illustrative purpose.

(2) Other cost: Prepayment and value-added tax etc.

(3) Other expense: General and administration expense, research and development expense, etc.

Value Returned to Shareholders Consistently

USD million	FY2018	FY2019	FY2020	FY2021	Y2022 ⁽¹⁾	Cumulative Amount Since IPO ⁽²⁾
Dividend per ADS (USD)	0.19	0.12	0.17	0.205	-	0.685
Shares repurchase amount	67.3	6.7	55.0	2.5	26.5	158.0
Total dividend amount	58.4	36.7	47.8	59.0	-	201.9
Total value returned to shareholders	125.7	43.4	102.8	61.5	26.5	359.9

(1) Figures as of Jul 31, 2022.
(2) Company IPO in Nov, 2017.

THANK YOU