

FinVolution Group Investor Presentation

November 2022

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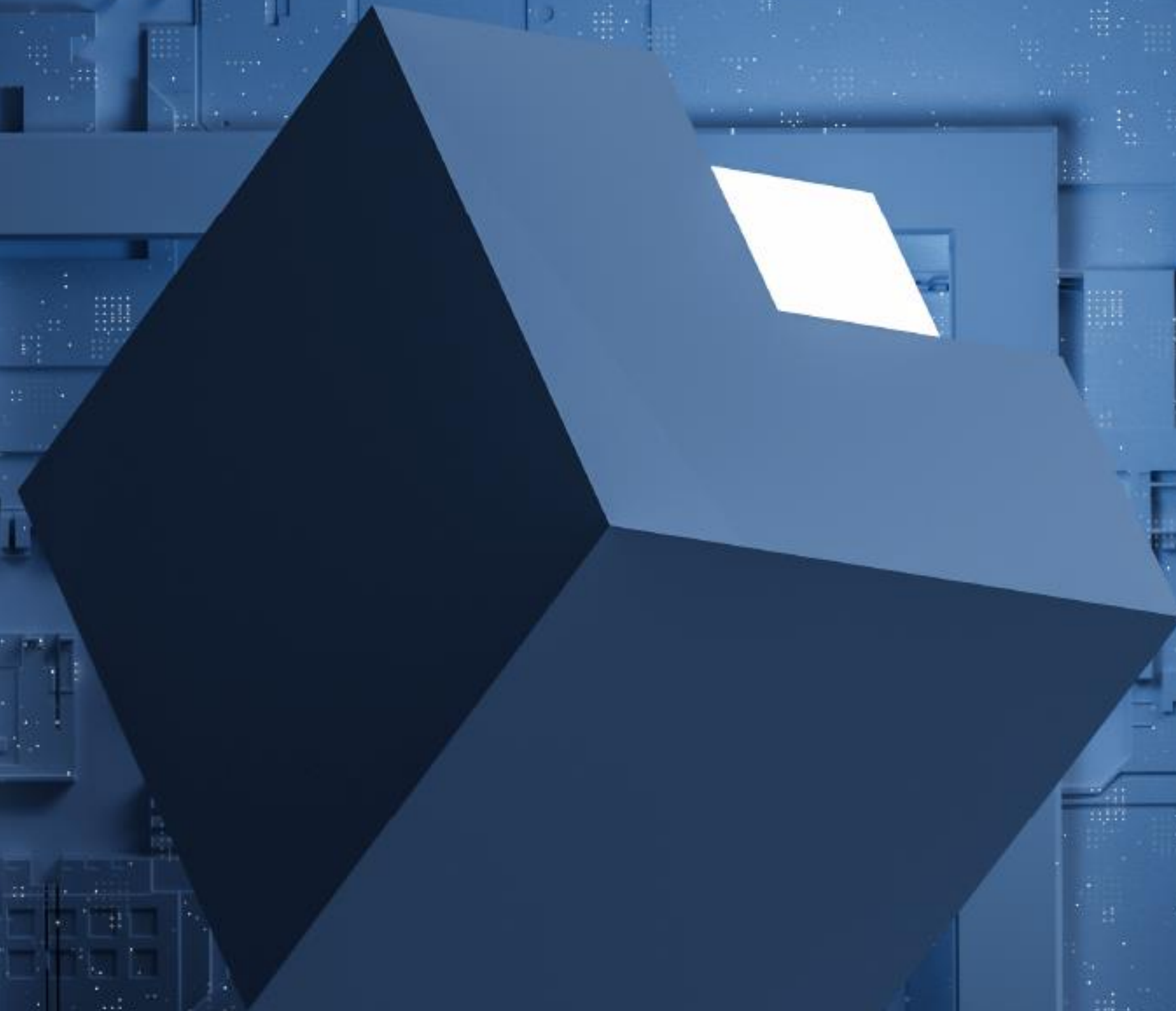
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Corporate Overview

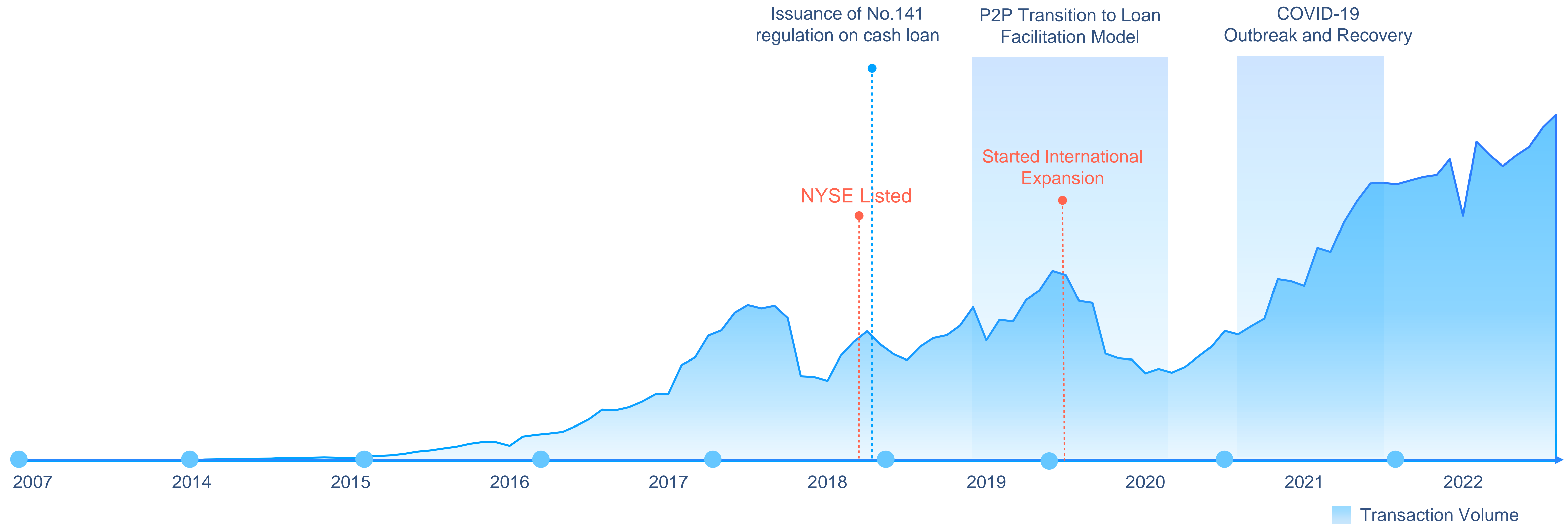


Our Mission

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



Pioneer Fintech Platform in China and Global Markets through Economic Cycles



4 mm
Monthly Active Borrowers⁽¹⁾

8 mm
3Q22 Quarterly Transactions

Over **400** Cities
5 Countries

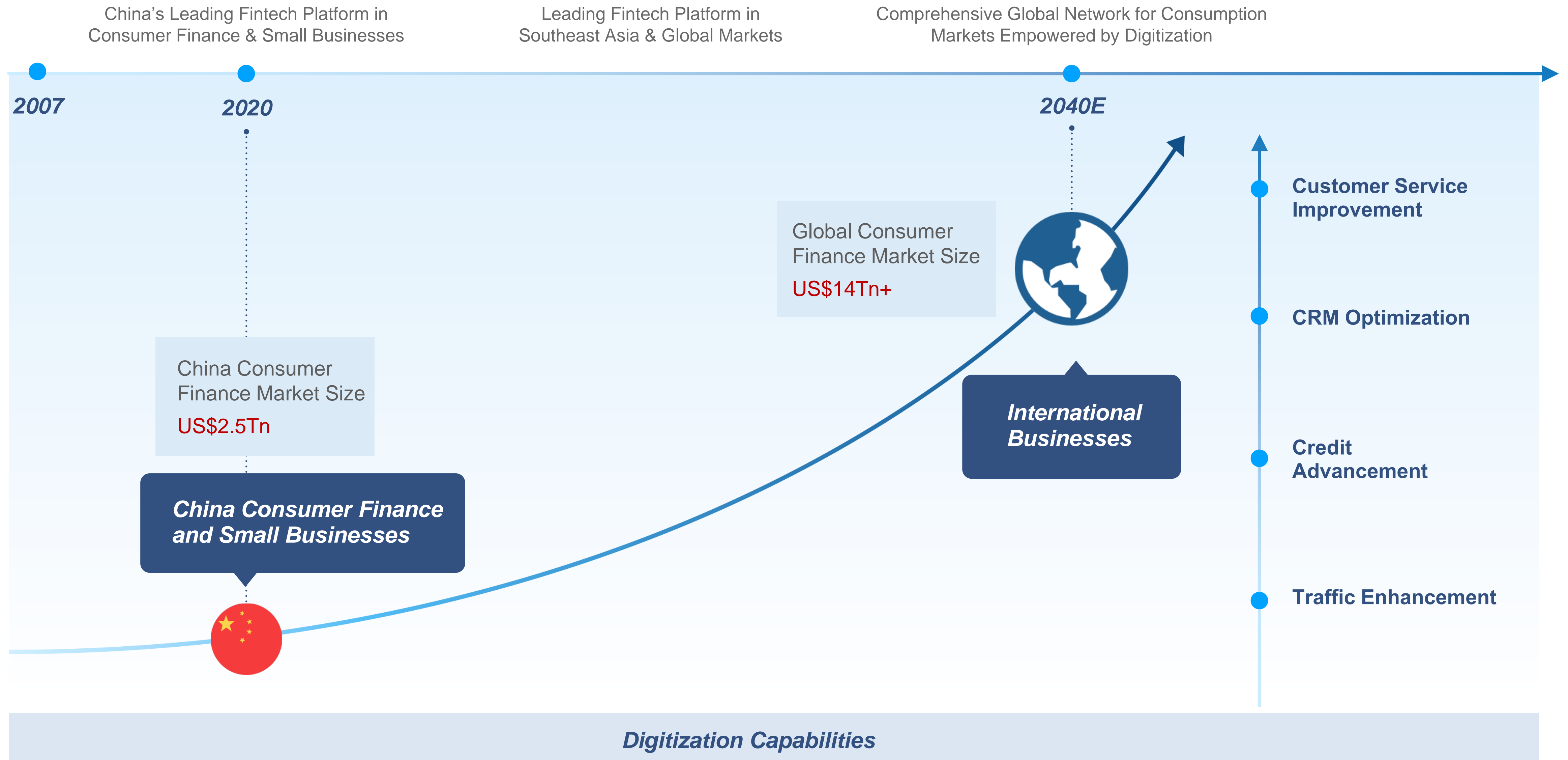
26 mm
Cumulative Borrowers

RMB **60** bn
Outstanding loan balance

RMB **566** bn
Cumulative Transaction Volume

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

We Are Developing Network for Consumption Markets Driven by Digitization



We Connect Customers through Various Products in Different Markets

China Market

Global Market



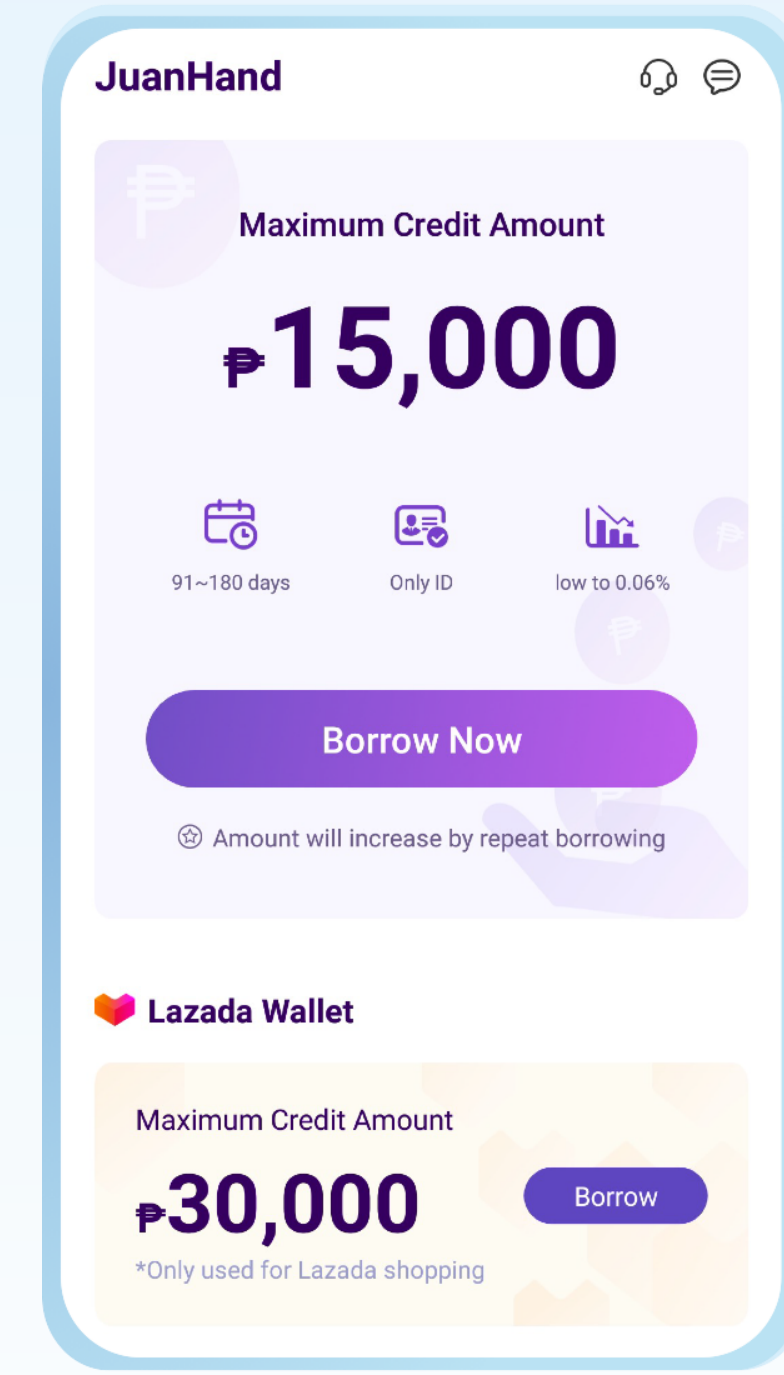
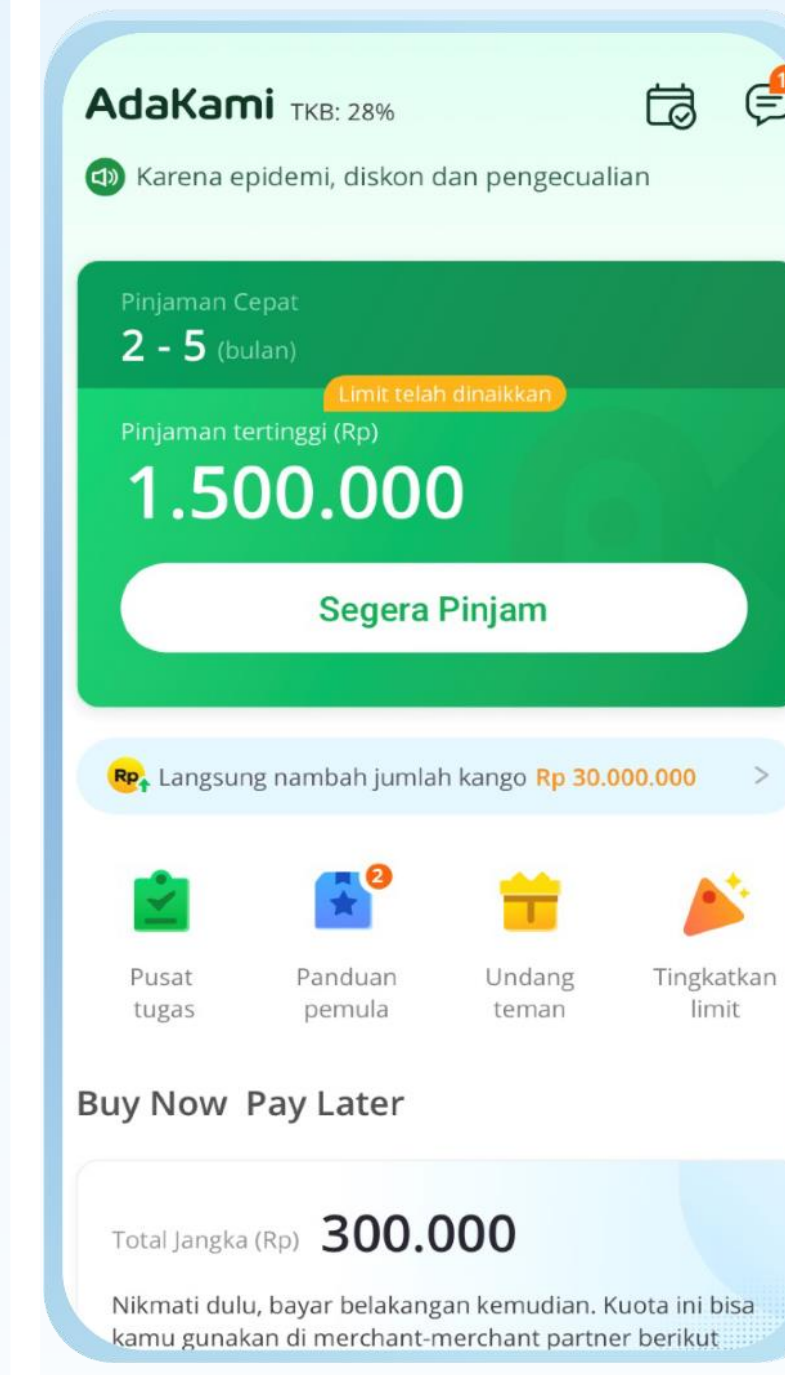
PPDAI Platform

Small Business Gateway

KOO Virtual Credit at POS

Indonesia APP AdaKami

Philippines APP JuanHand



Product

Consumer Installment

Installment for Small Business Owners

KOO Hua Card

Consumer Installment

Value proposition

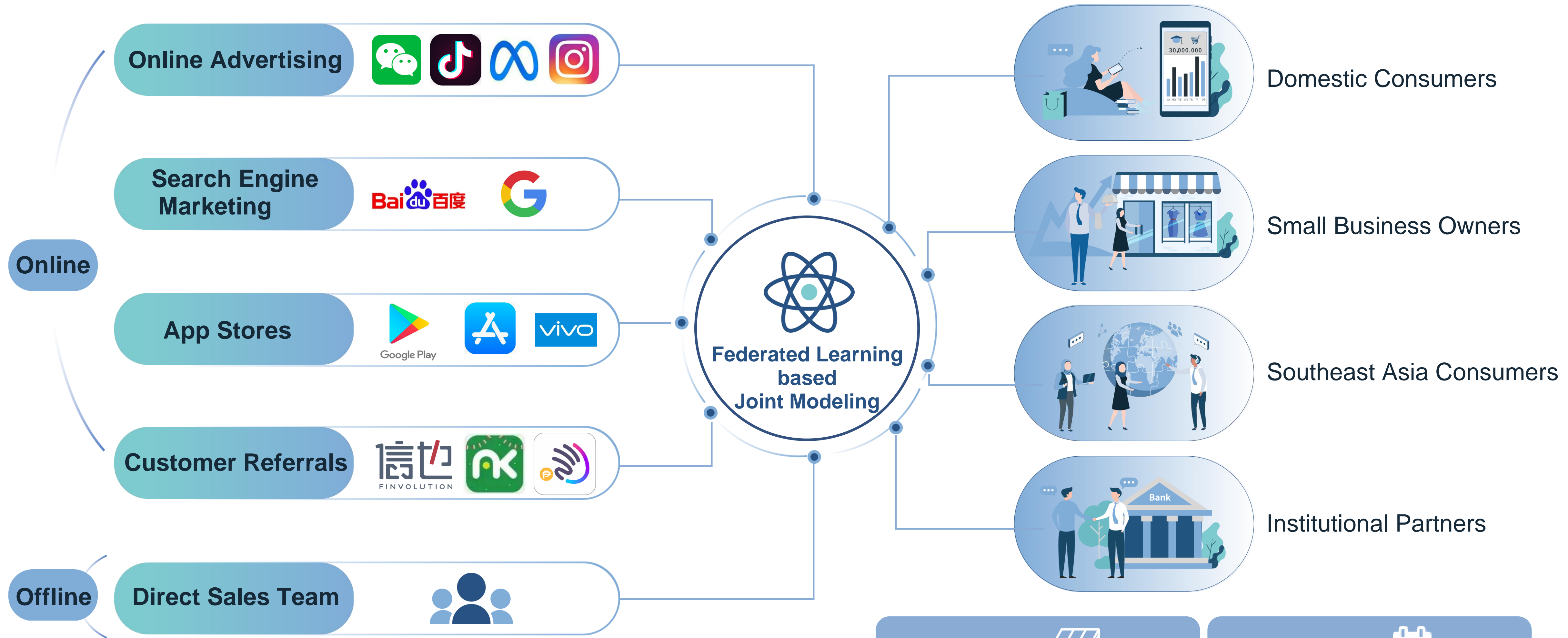
Installment

Operational funds + Credit

Payment + Credit

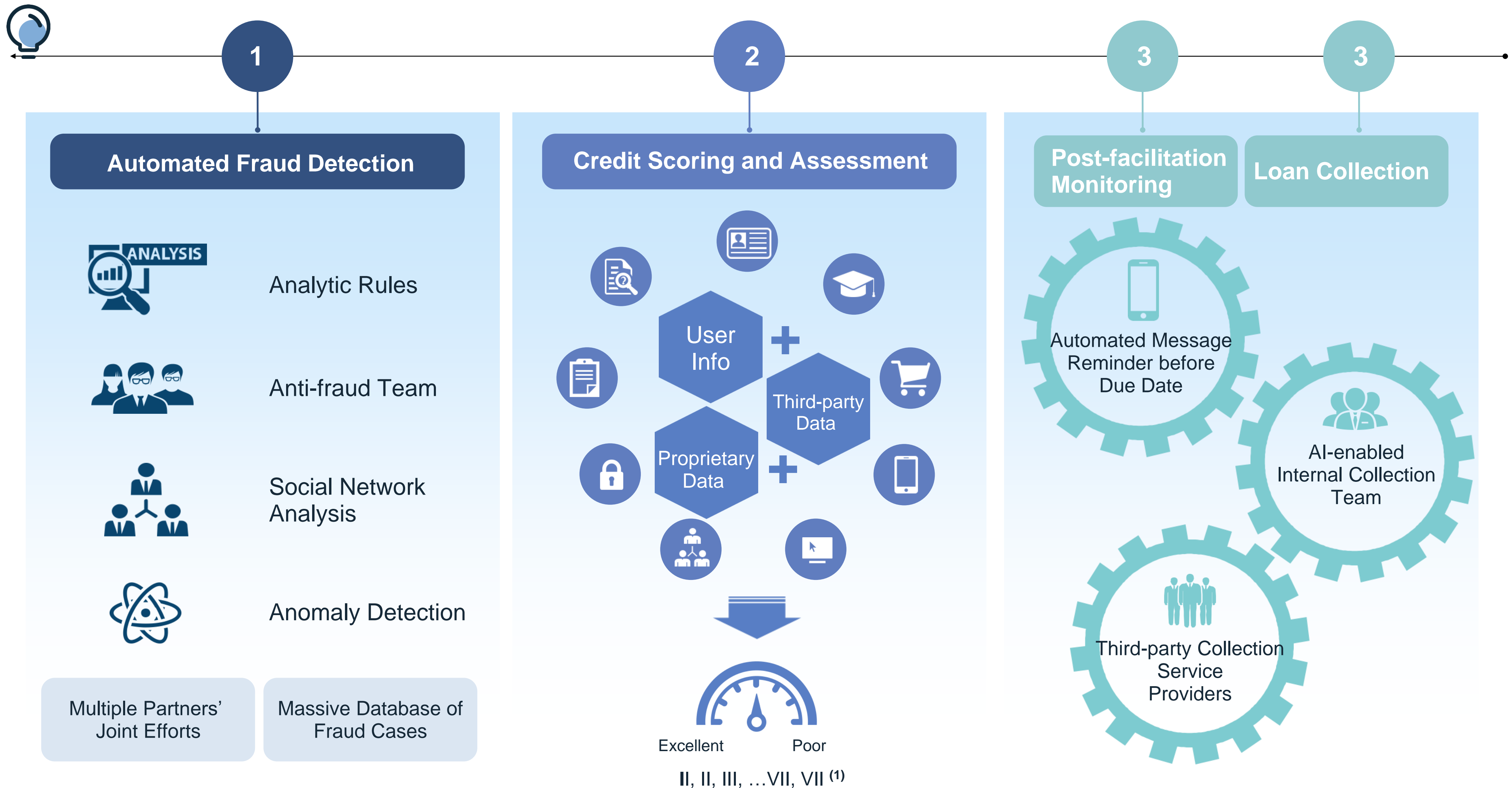
Consumption+Installment

Consumer Acquisition through Diversified Global Channels



(1) Calculated based on transaction volume on our marketplace in China's mainland in the three months ended Sep 30, 2022.

Sophisticated Risk Management Technologies and Capabilities

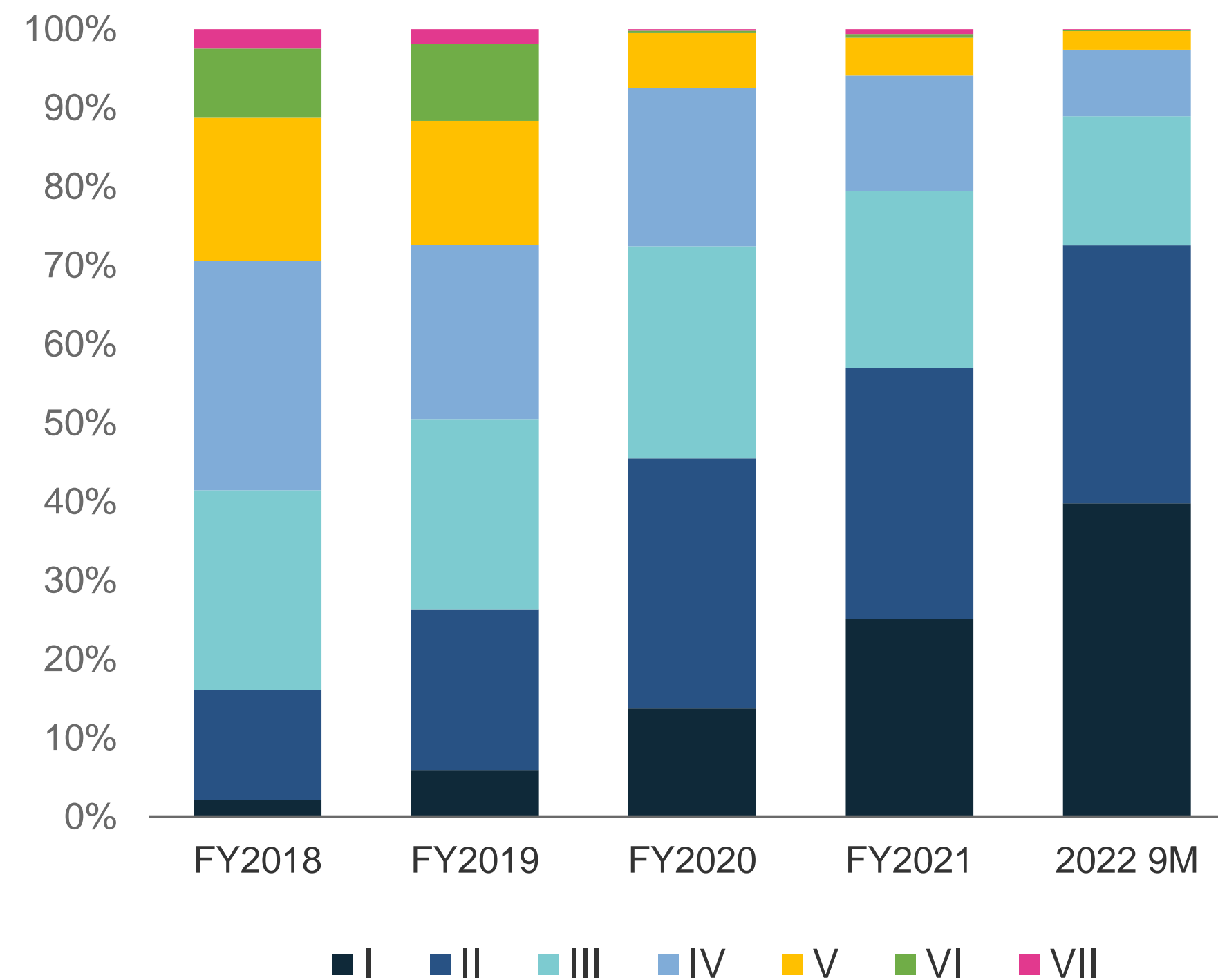


(1) Loan applicants with credit rating of VIII will be rejected.

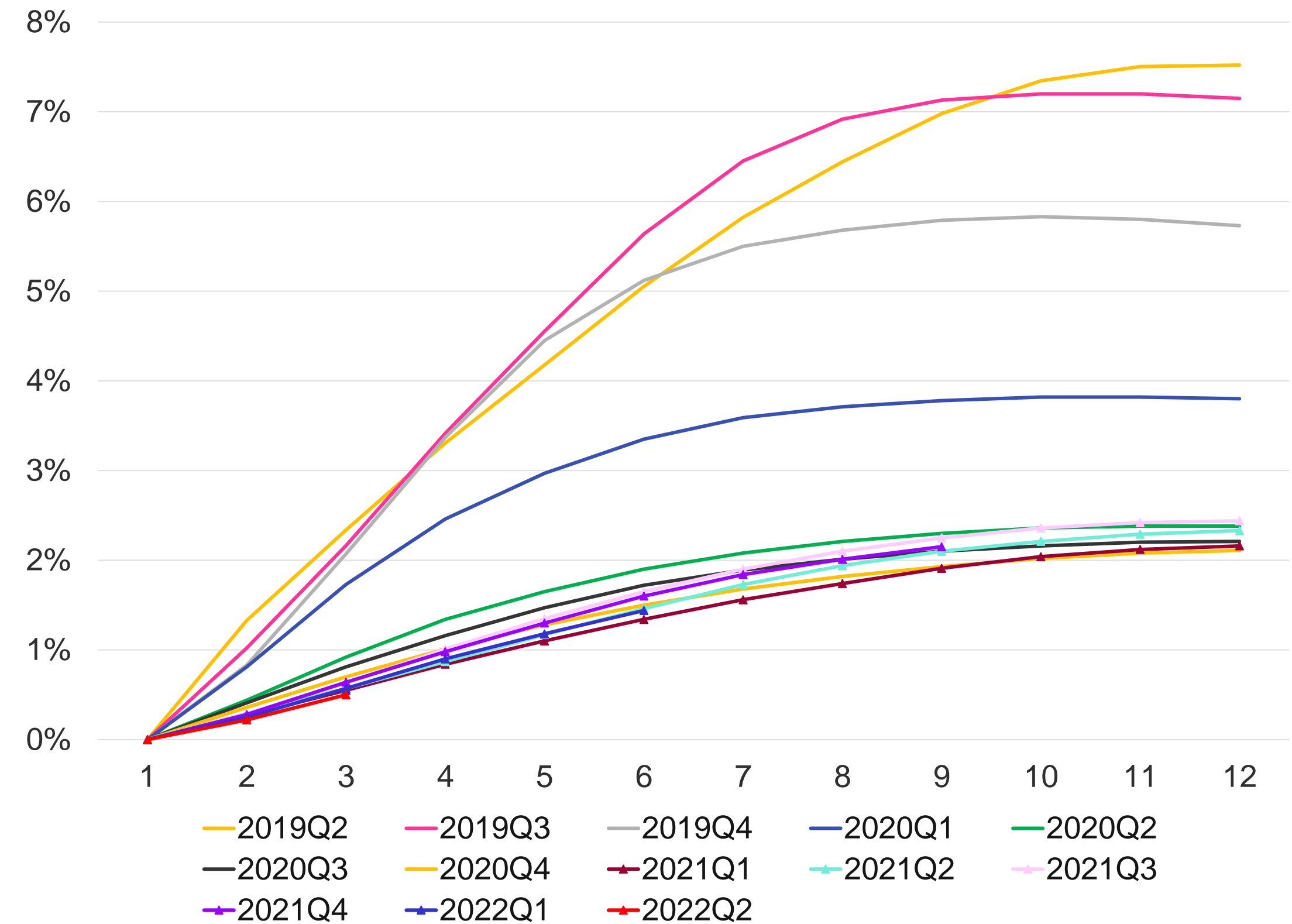
Validated Improvement in Credit Performance

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 Sep 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

Intelligent Customer Recommendation

99% Success Rate in Loan Matching

CRM System

Over 50% Manpower Efficiency Increased



Smart Customer Service

About 80% of Customer Enquiries Solved by AI Customer Service

AI Collection & Emotion Recognition

Over 95% Intention Recognized

Effective Implementation

Diversified Technologies

Smart Operation Center

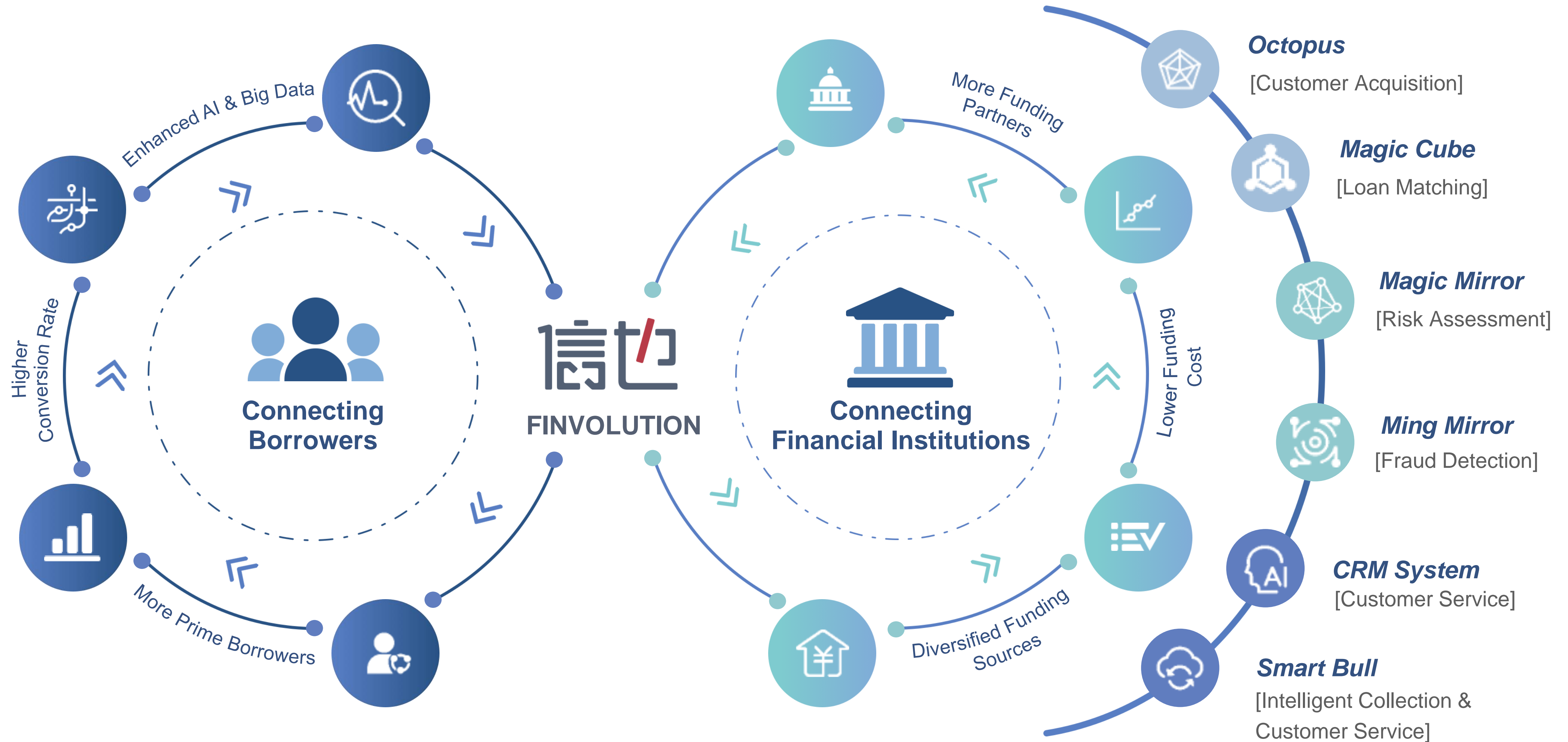
AI Center

Global Business Center

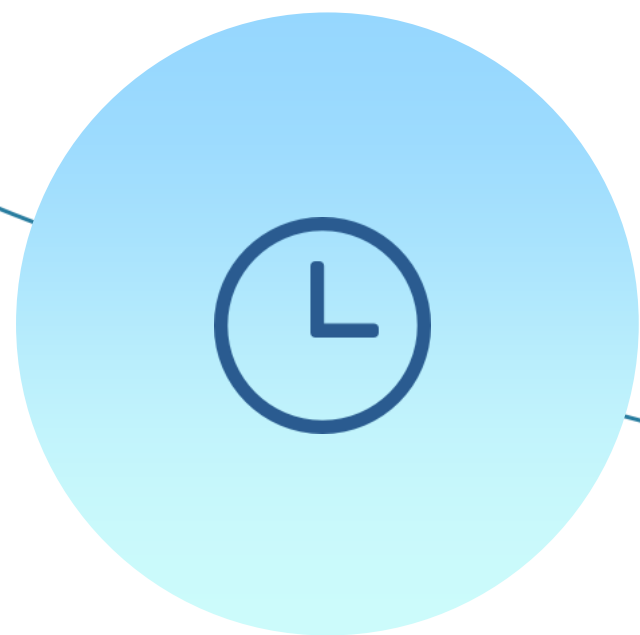
Comprehensive IT infrastructure

Platform Underpins innovation, Technological Capabilities Empower Business Rapid Growth

Customer Experience Improvement Empowered by Technologies



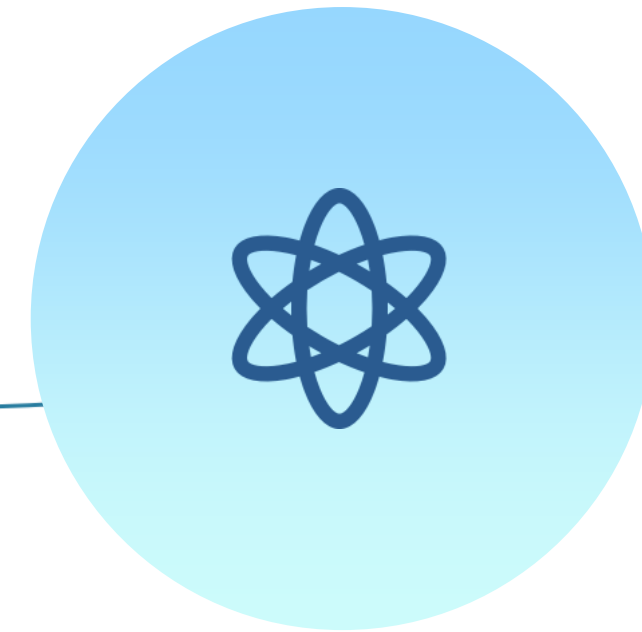
Proven Operating History with Competitive Advantage of Proprietary Technologies



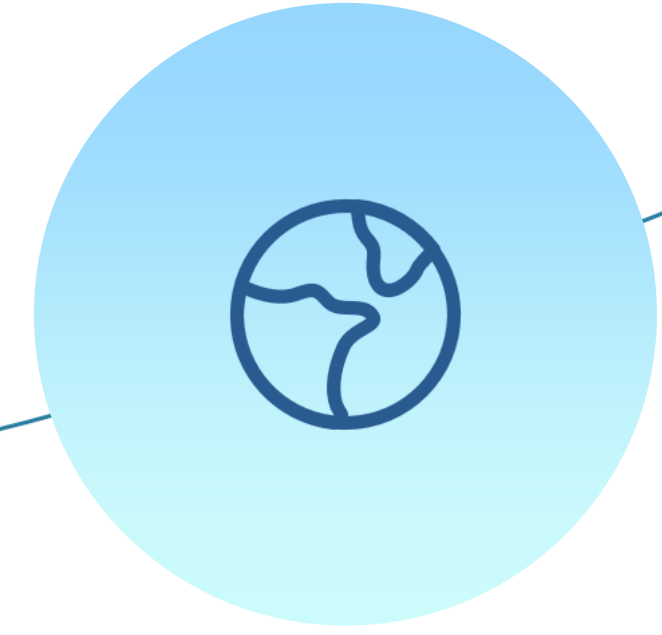
Proven **15-year** Operating History and Track Record



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

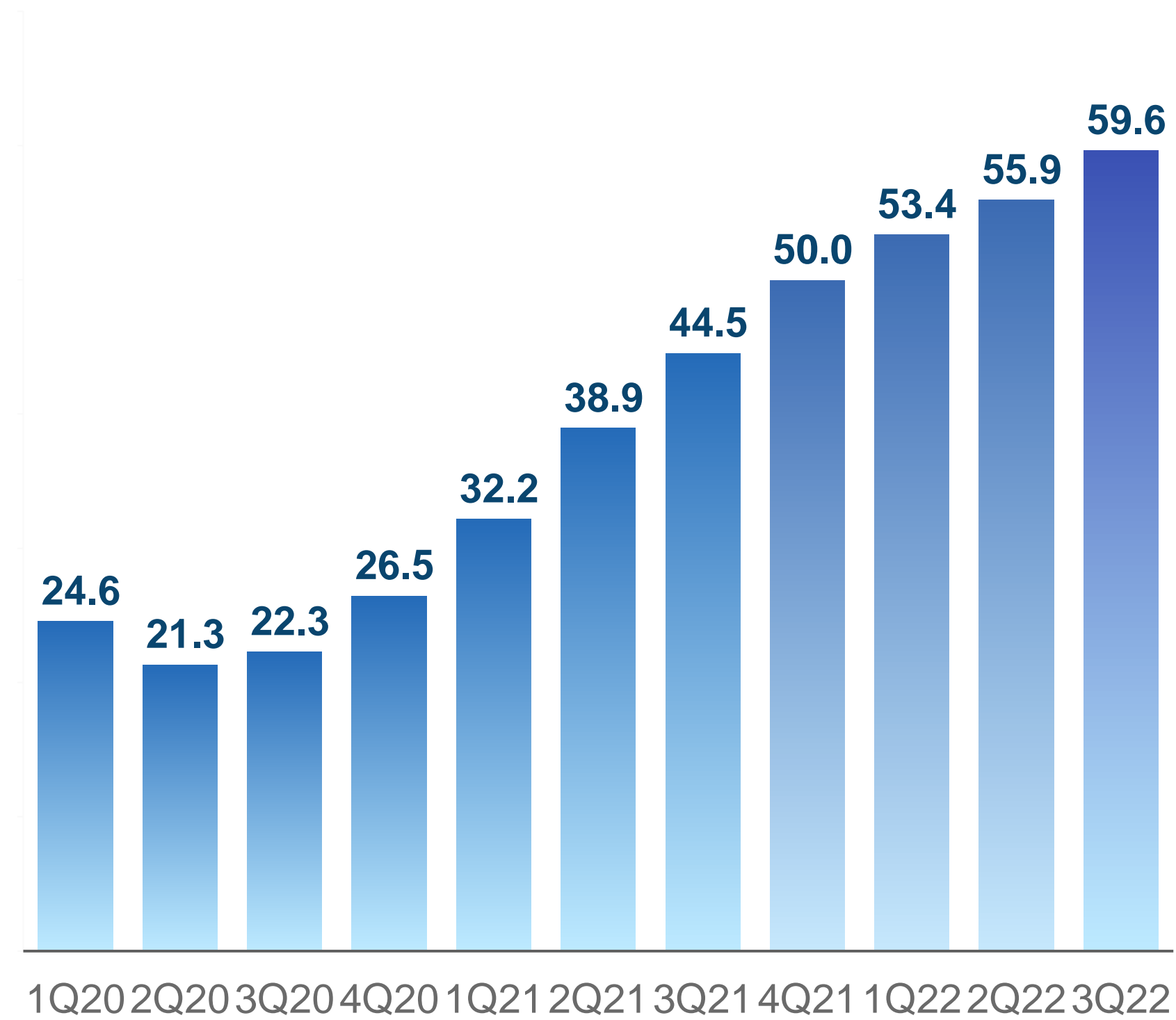
Operation & Financial metrics



Solid Execution through Economic Cycles—Loan Balance by Region

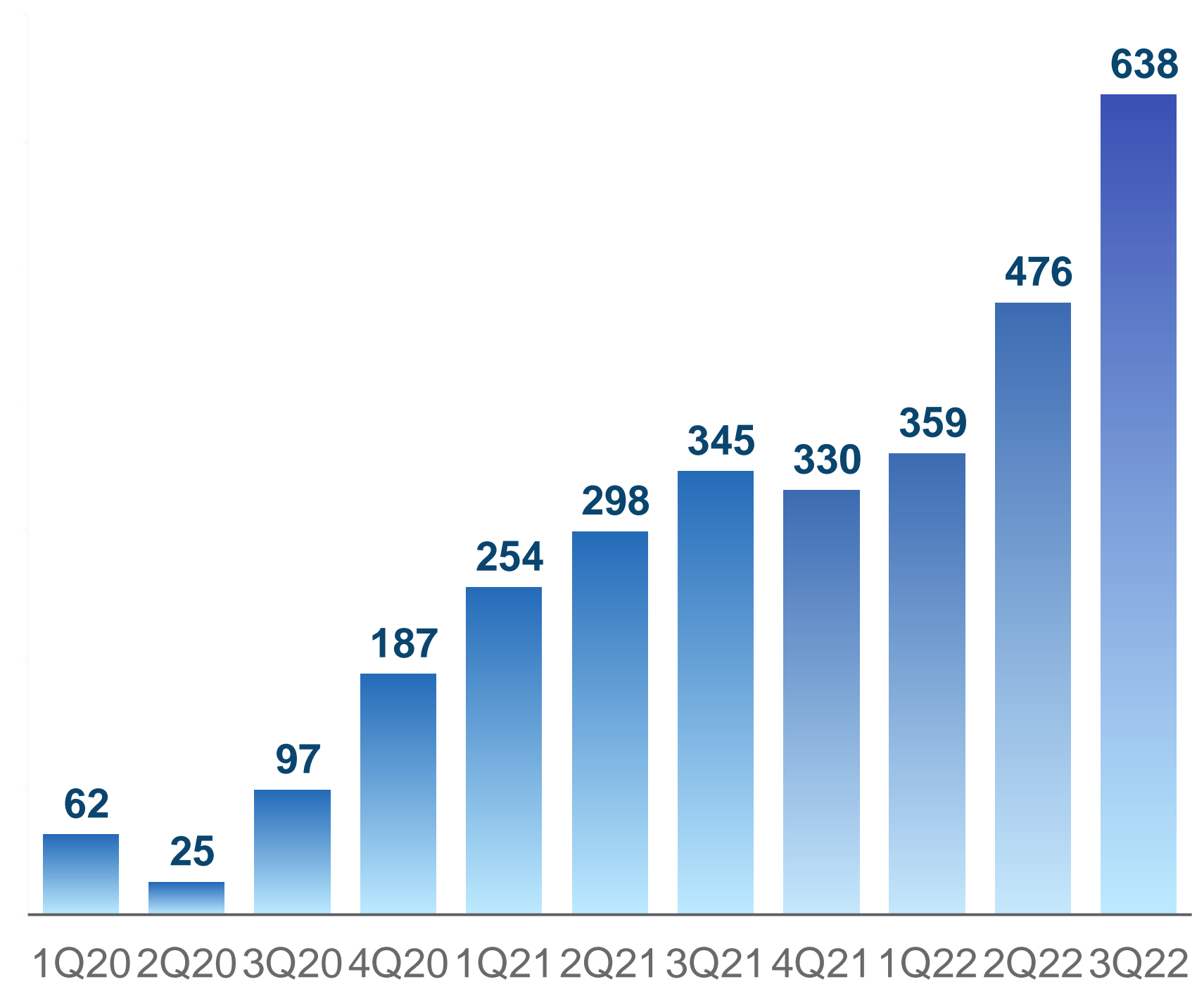
Outstanding Loan Balance of China Business⁽¹⁾

RMB billion



Outstanding Loan Balance of International Business⁽²⁾

RMB million



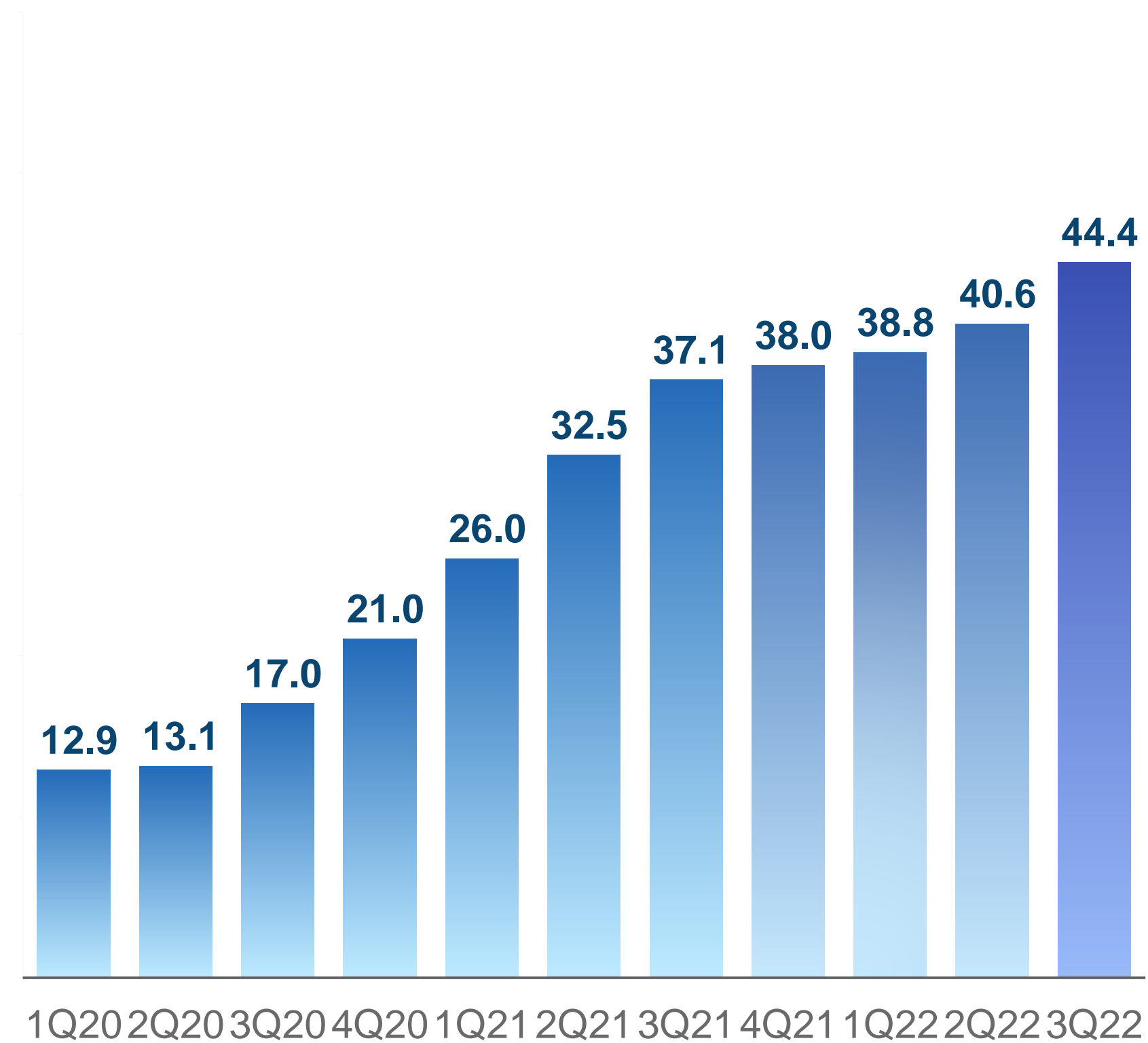
(1) Outstanding loan balance of China business refers to the balance of outstanding loans delinquent within 180 days as of the end of each period in China market.

(2) Outstanding loan balance of International business refers to the balance of outstanding loans delinquent within 30 days as of the end of each period in International markets.

Solid Execution through Economic Cycles—Transaction Volume by Region

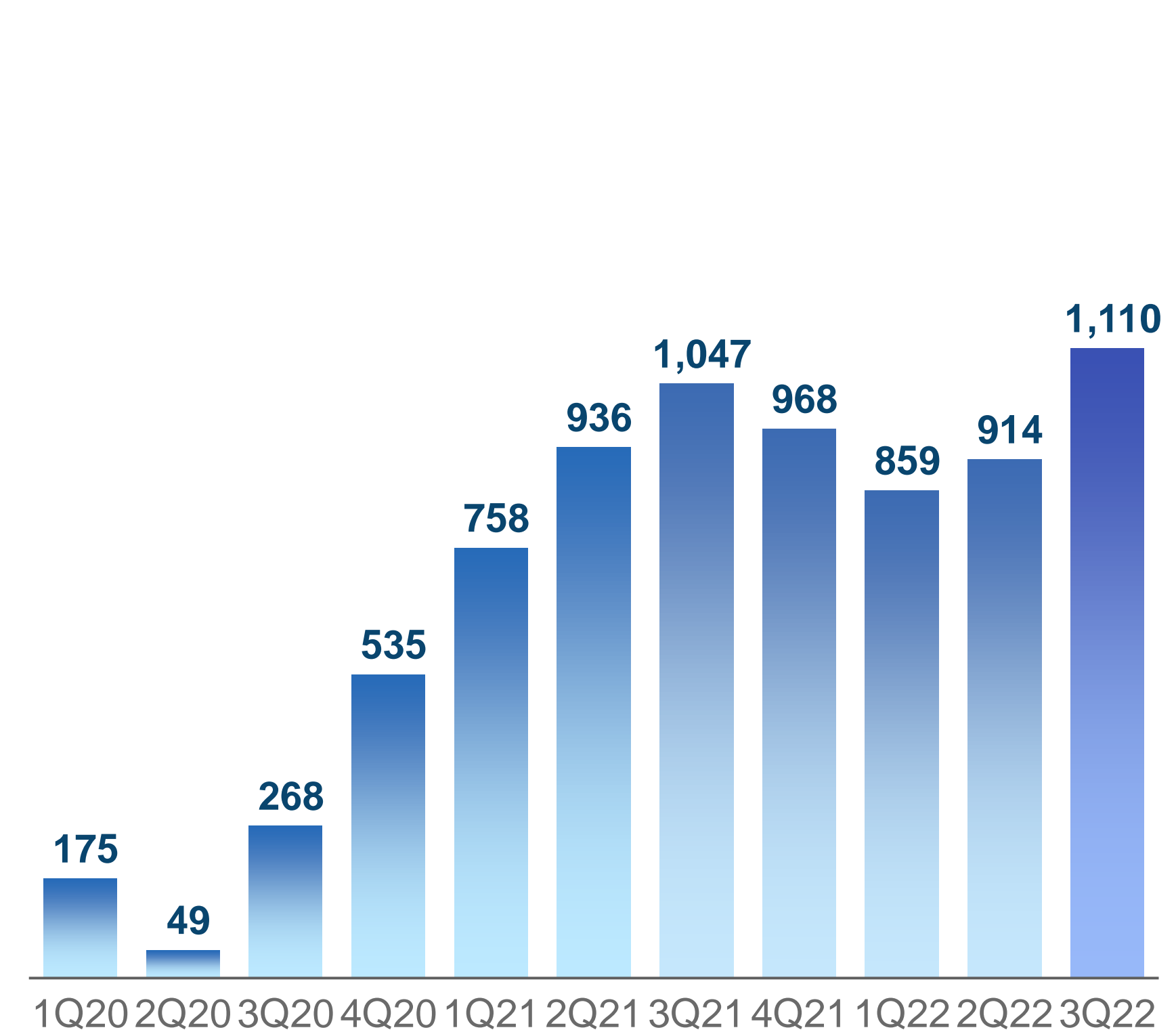
Transaction Volume in China Market ⁽¹⁾

RMB billion



Transaction Volume in International Markets ⁽¹⁾

RMB million

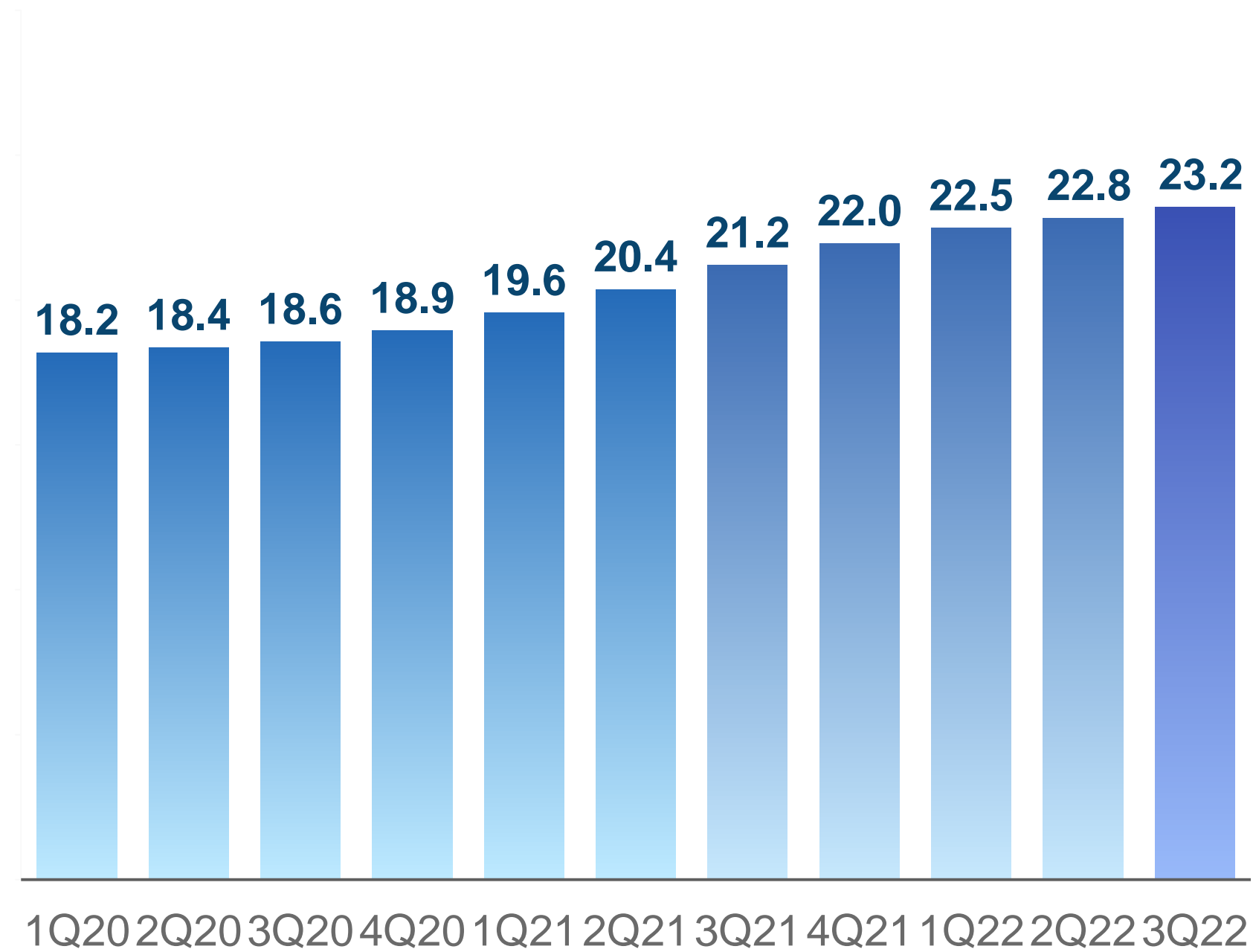


(1) Transaction Volume refers to the loan amount facilitated during each period.

High Quality Operational Results with Loyal User Base in China Market

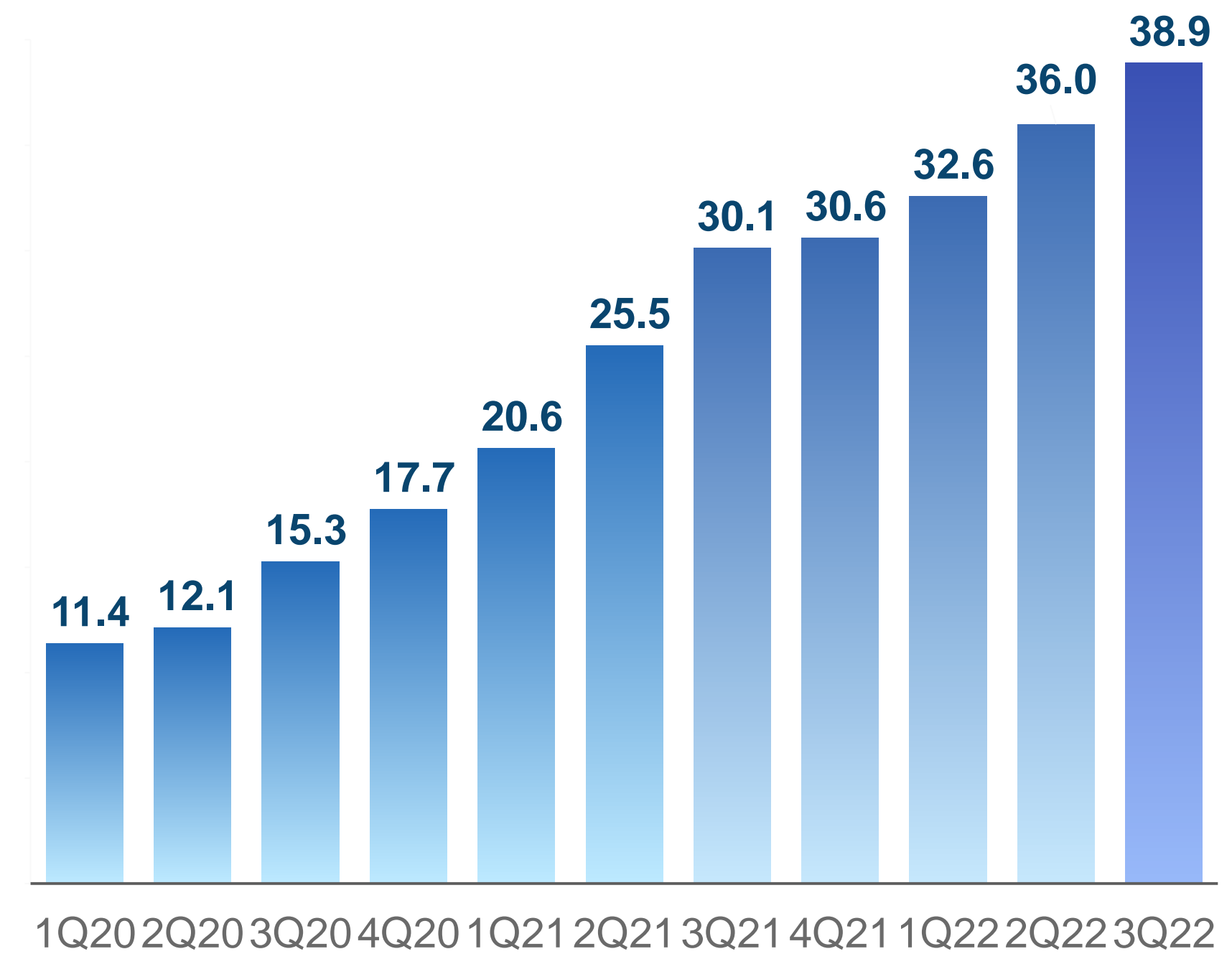
Cumulative Borrowers in China Market ⁽¹⁾

Million



Transaction Volume from Repeat Borrowers ⁽²⁾

RMB billion



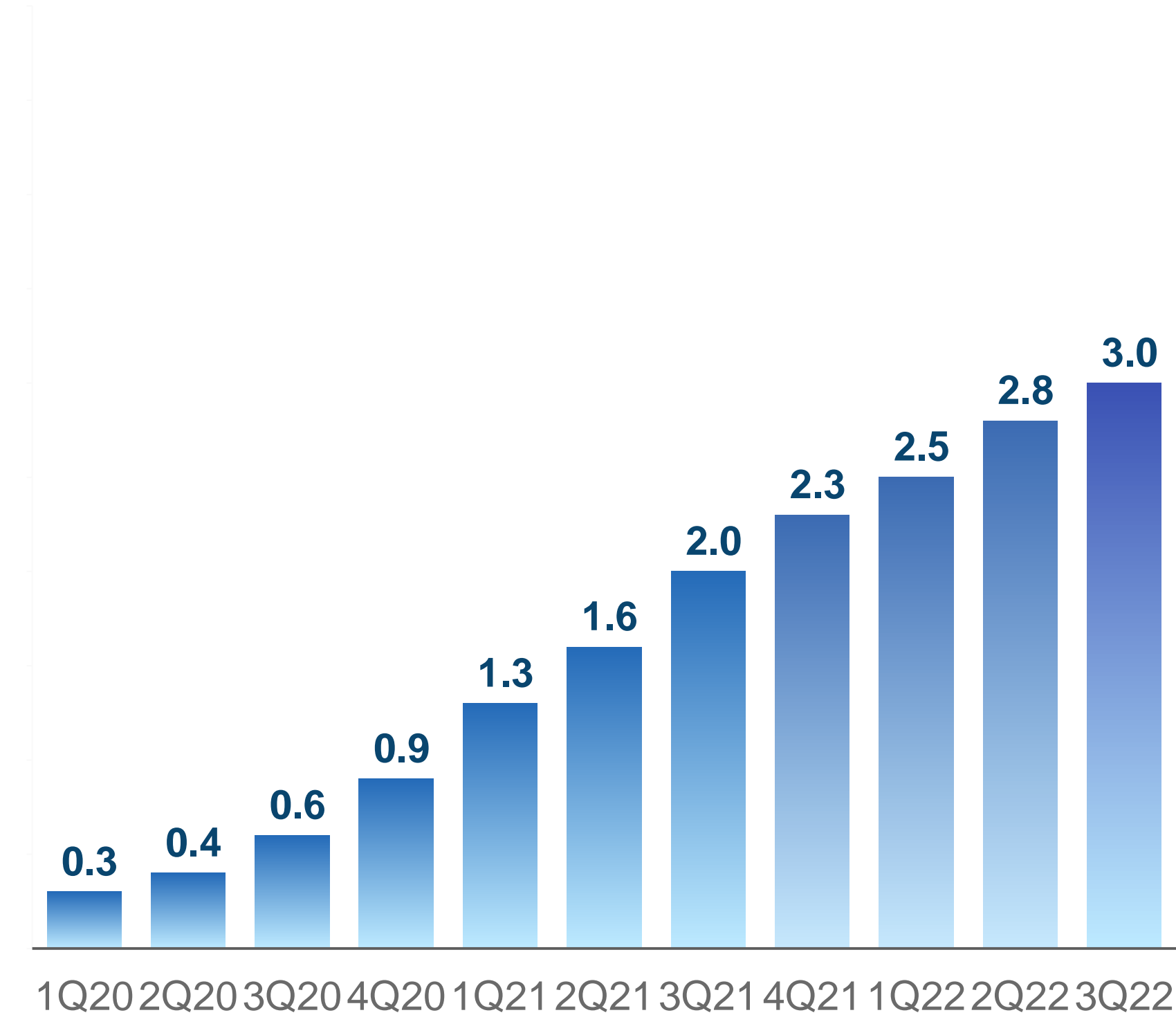
(1) Represents the total number of borrowers whose transactions were facilitated on the Company's platforms in China market at least once by the end of each period.

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

Expansion with Growing Presence in International Markets

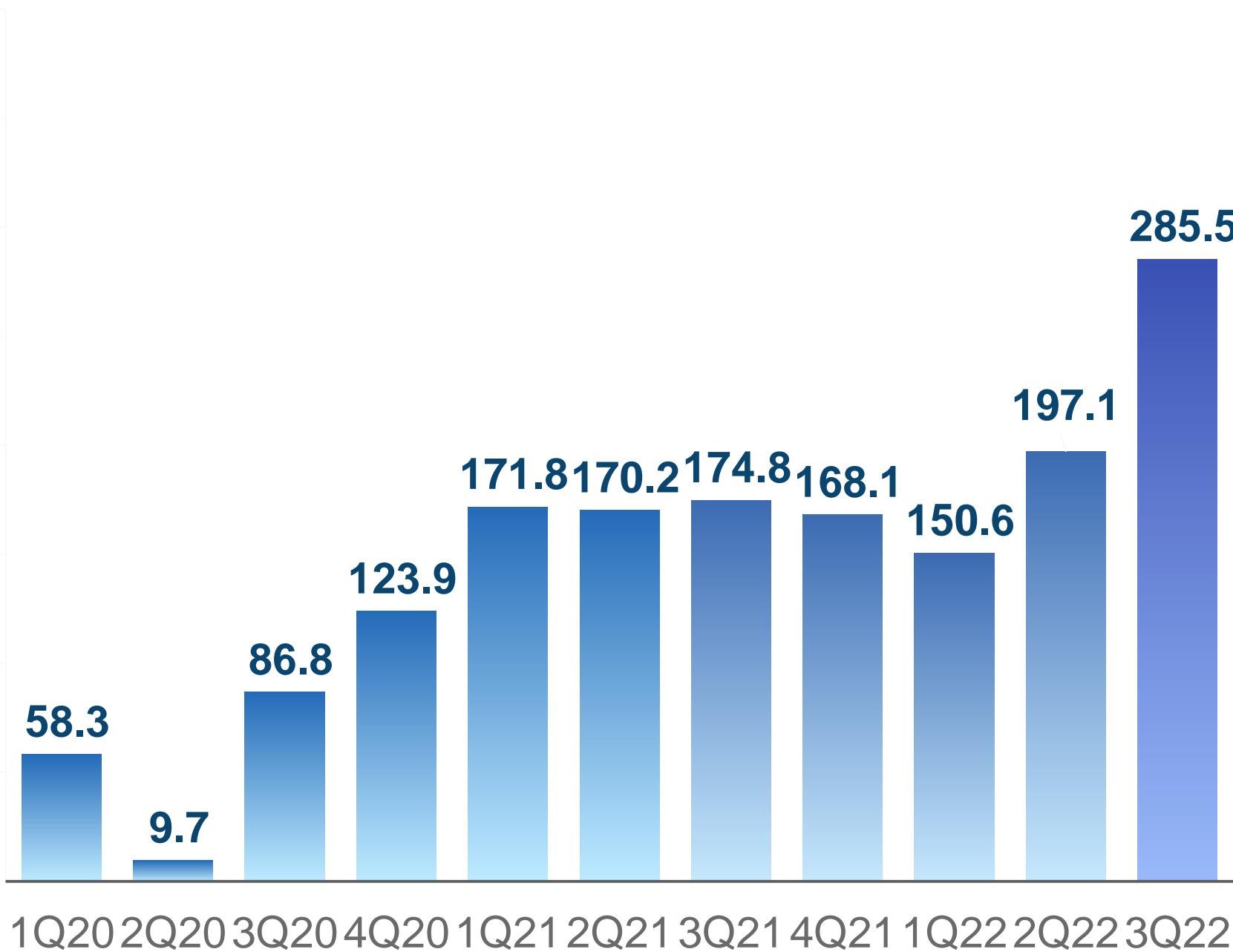
Cumulative Borrowers in International Markets (1)

Million



Transaction Volume from New Borrowers (2)

RMB million

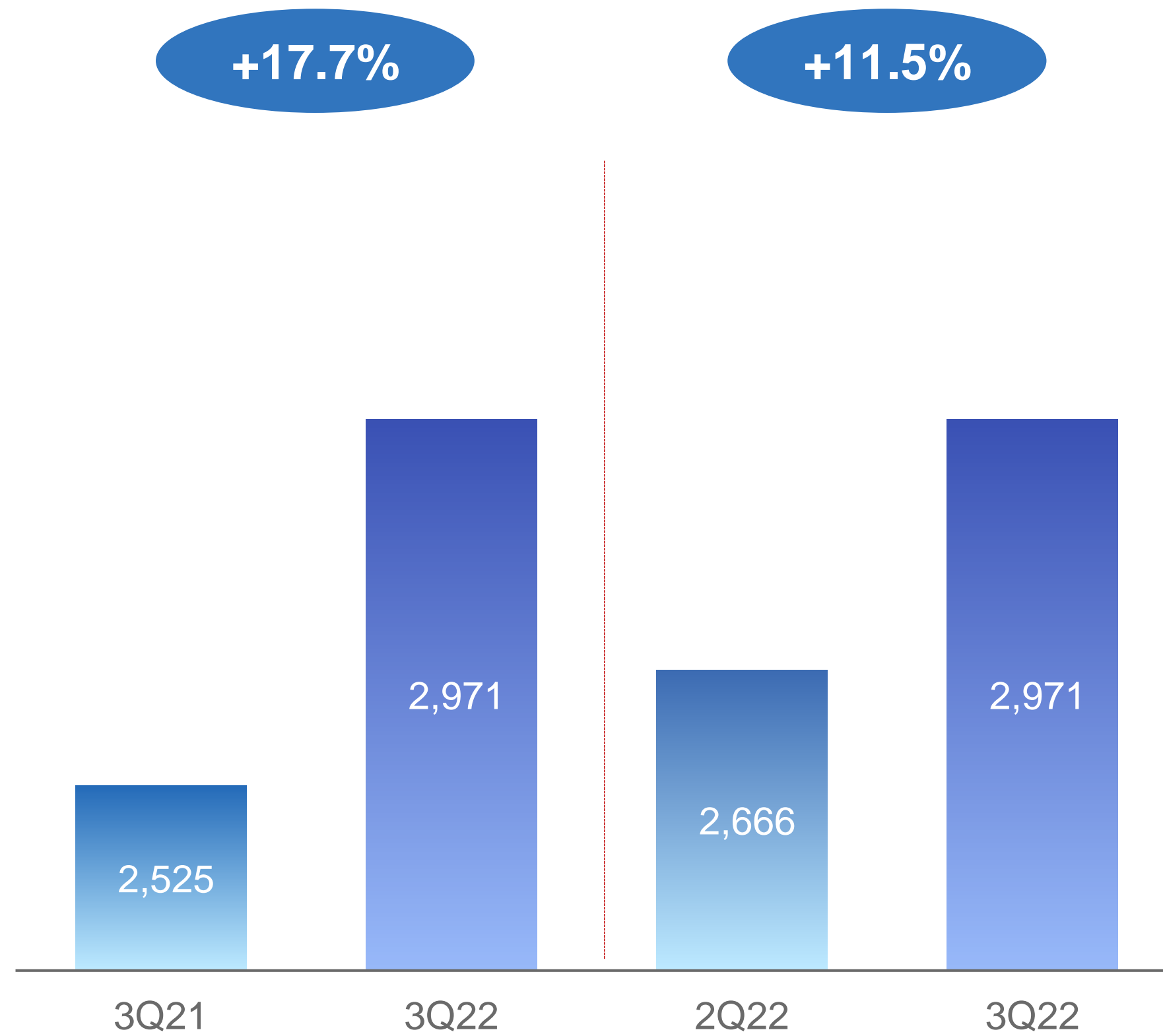


(1) Represents the total number of borrowers whose transactions were facilitated on the Company’s platforms in international market at least once by the end of each period.
 (2) New borrowers are those who have successfully borrowed for the first time on our platform during each period in international markets.

Robust Revenue and Operating Income

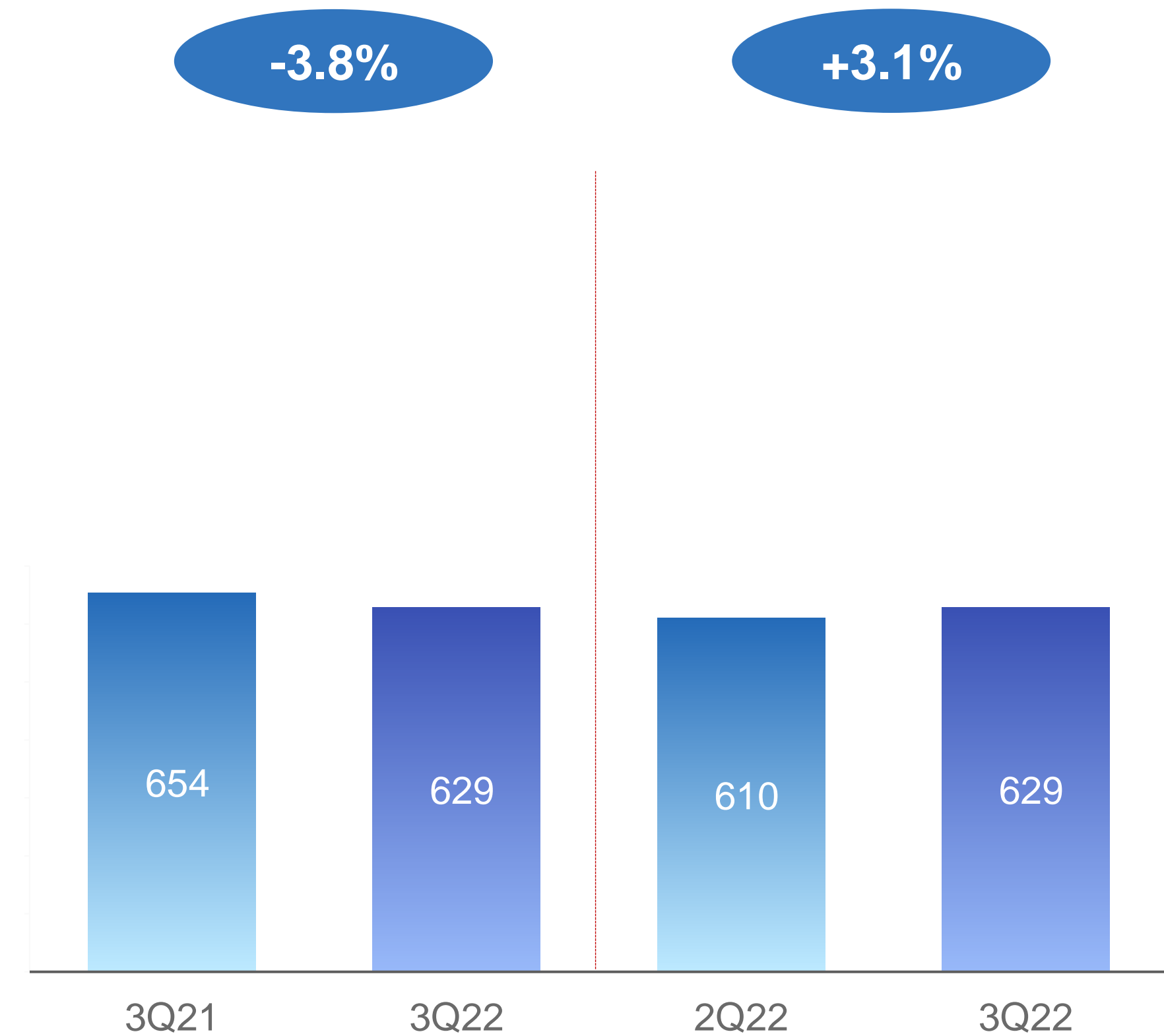
Operating Revenue

RMB million



Non-GAAP Net Profit⁽¹⁾

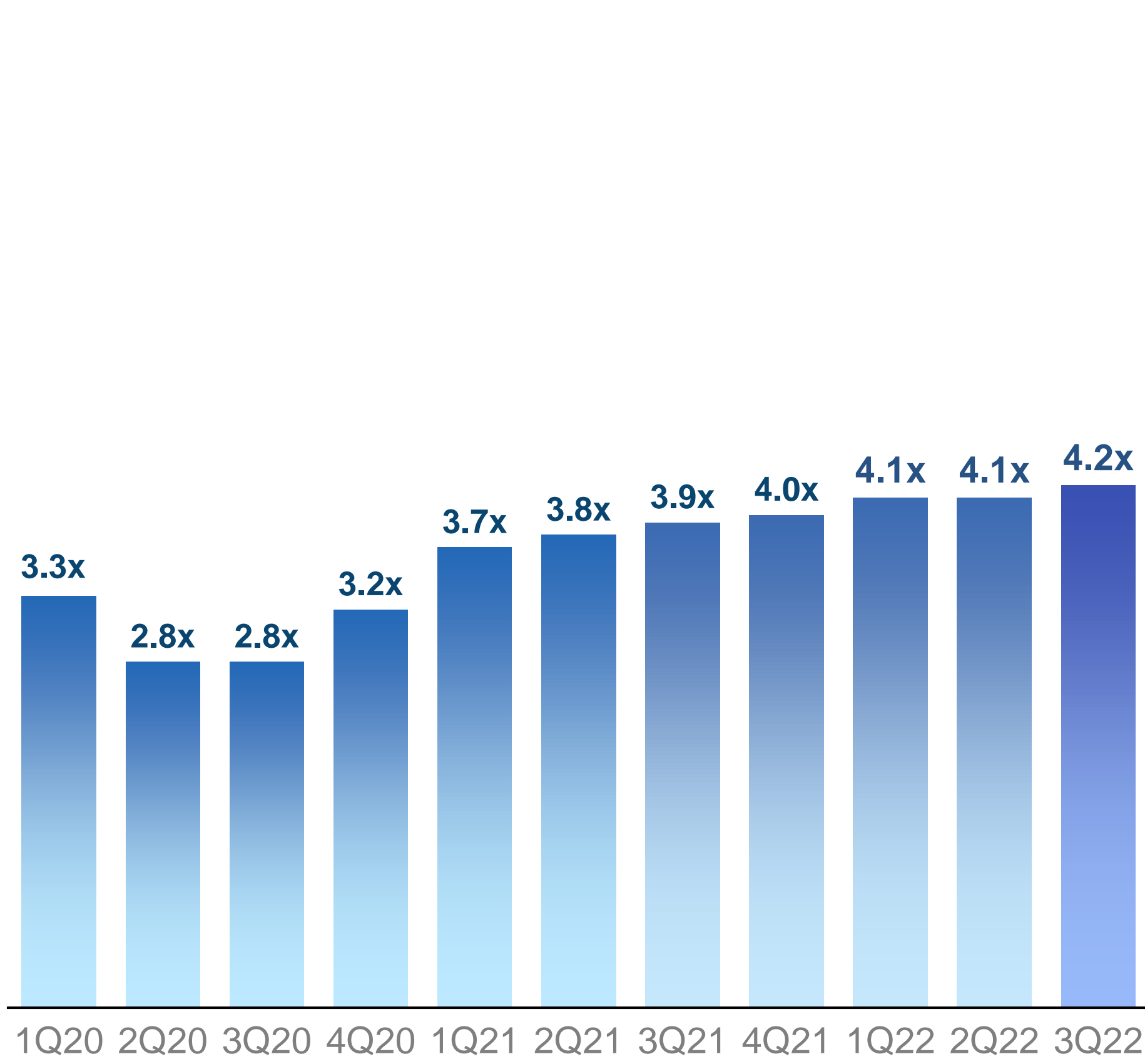
RMB million



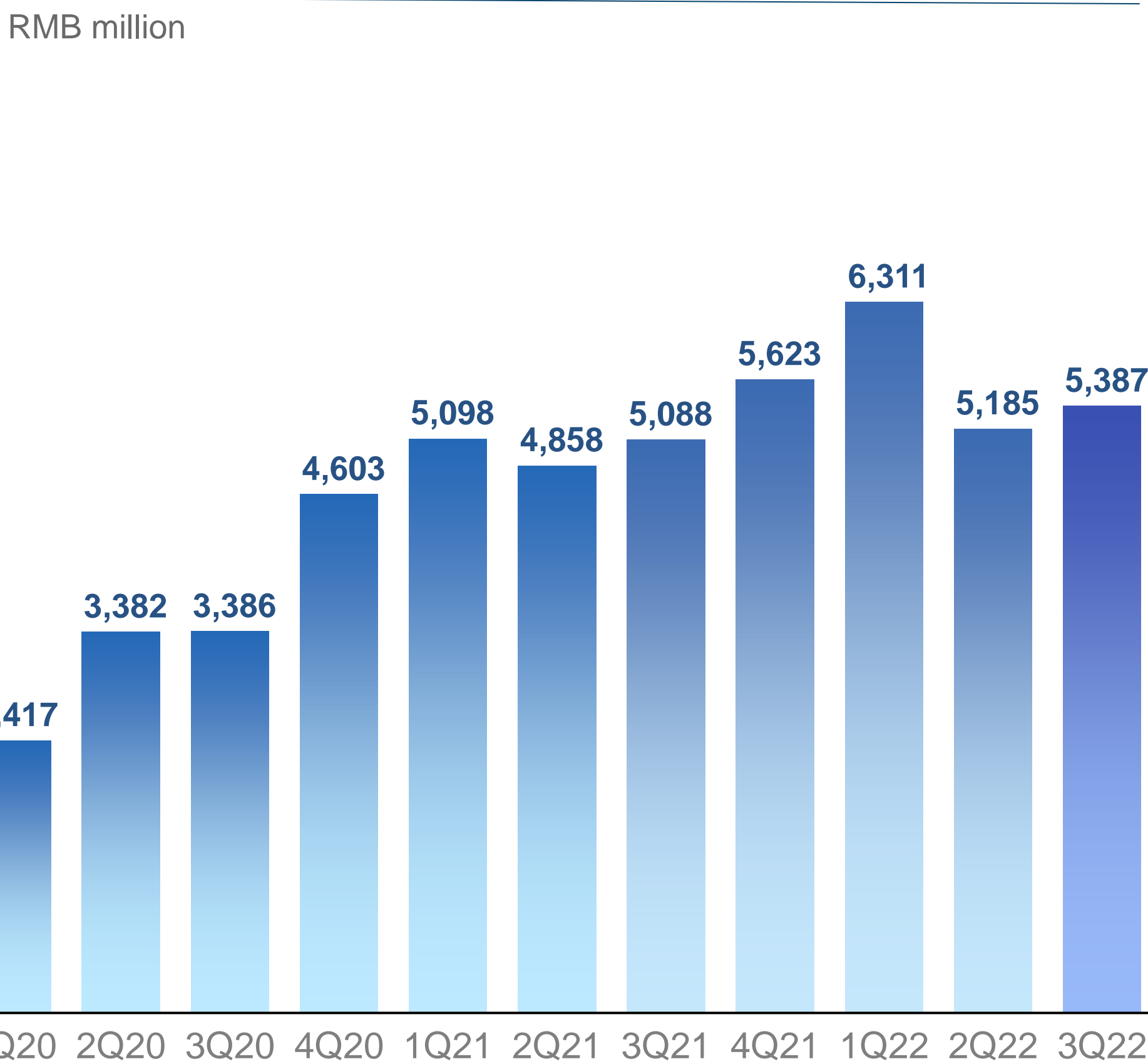
(1) Non-GAAP net profit for 3Q 2021, which mainly excludes share-based compensation expenses of RMB21.4 million.
 Non-GAAP net profit for 2Q 2022, which mainly excludes share-based compensation expenses of RMB24.8 million.
 Non-GAAP net profit for 3Q 2022, which mainly excludes share-based compensation expenses of RMB23.1 million.

Strong Balance Sheet and Capital Reserve

Leverage Ratio⁽¹⁾



Short-term Liquidity⁽²⁾

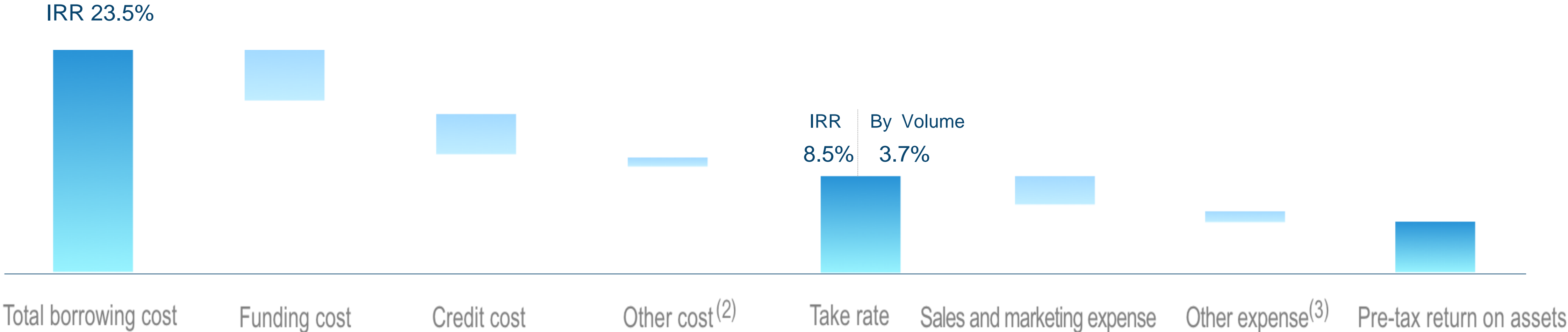


(1) Leverage ratio = Risk-bearing outstanding loan balance / net assets
 (2) Short-term liquidity= Cash and cash equivalents + short-term investments.

Unit Economics

3Q 2022⁽¹⁾

RMB, per RMB100 loan facilitated



(1) Calculated based on loans originated on our marketplace in the three months ended Sep 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	39.5	171.0
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	39.5	372.9

(1) Figures as of Oct 31, 2022.

(2) Company IPO in Nov, 2017.

THANK YOU