

Investor Presentation

Mar 2022

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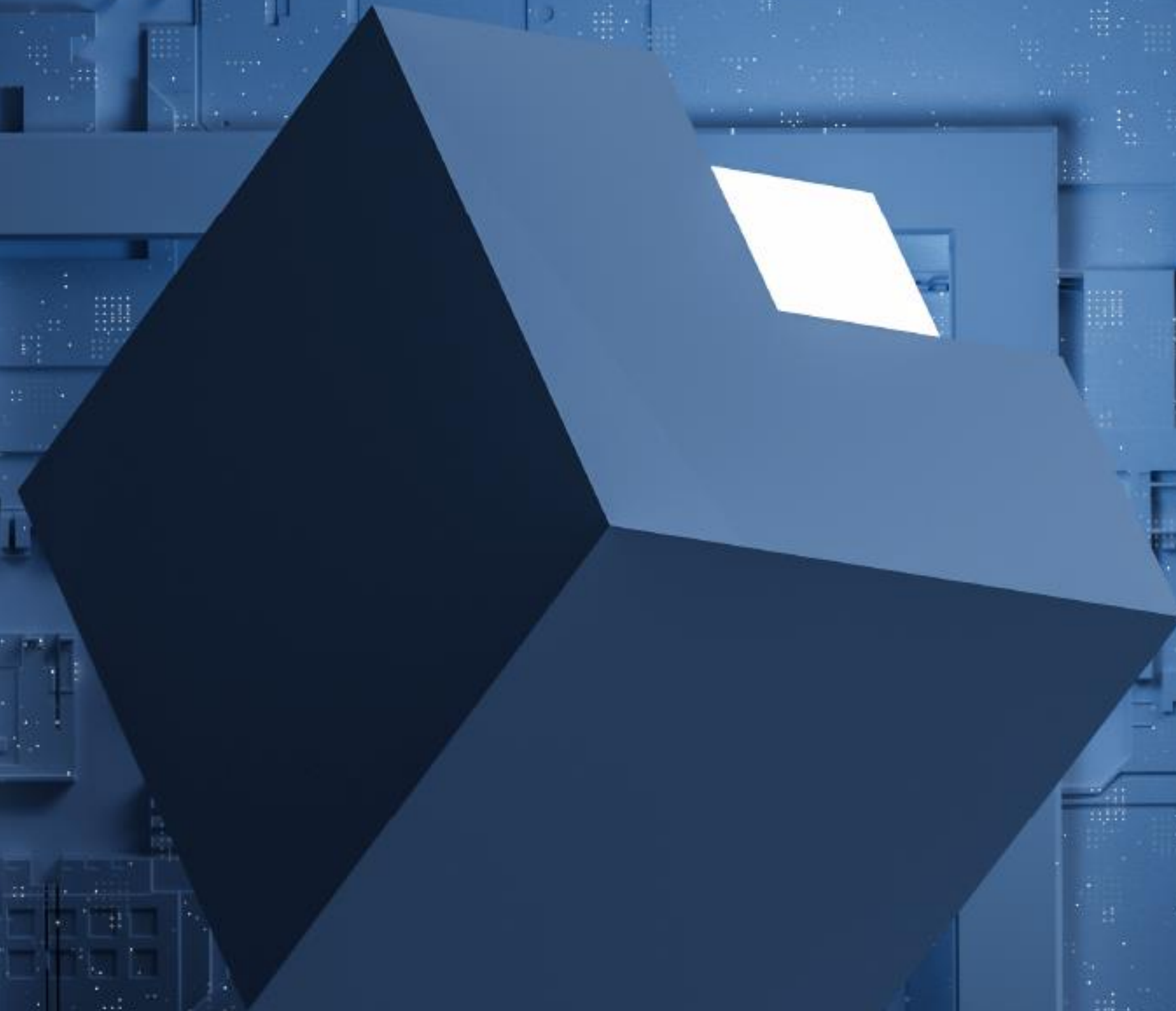
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Corporate Overview

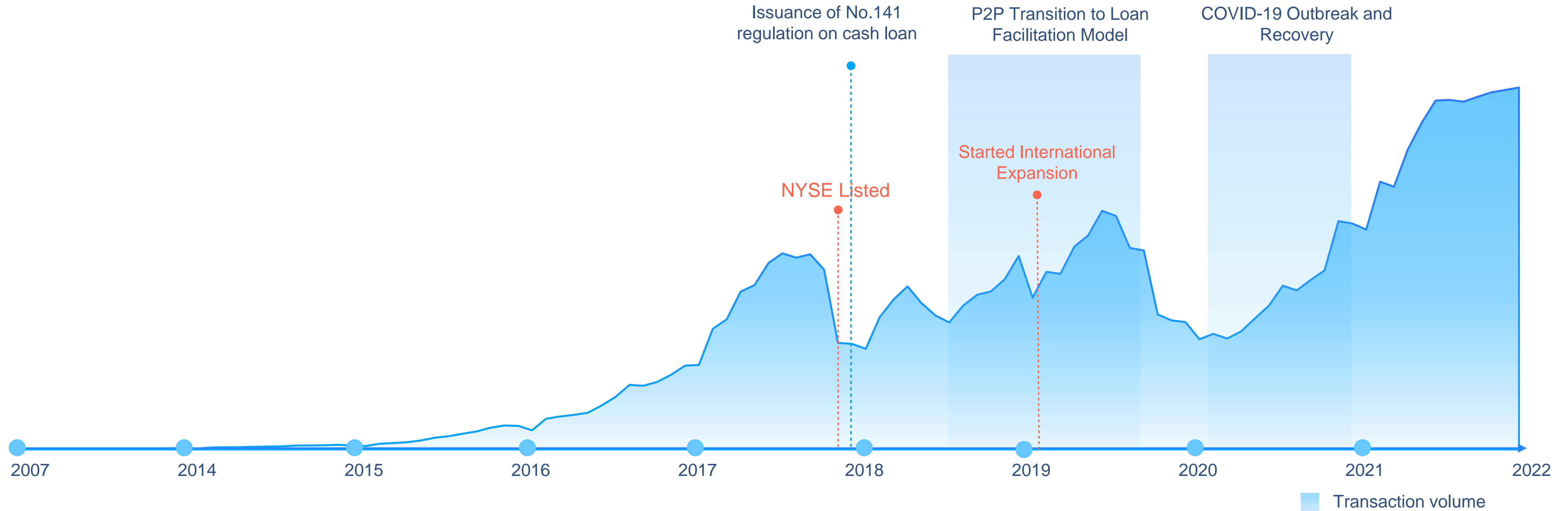


Our Mission

**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



5mm
Monthly Active Borrowers⁽¹⁾

8mm
4Q21 Quarterly Transactions

Over **400+** Cities
5 Countries

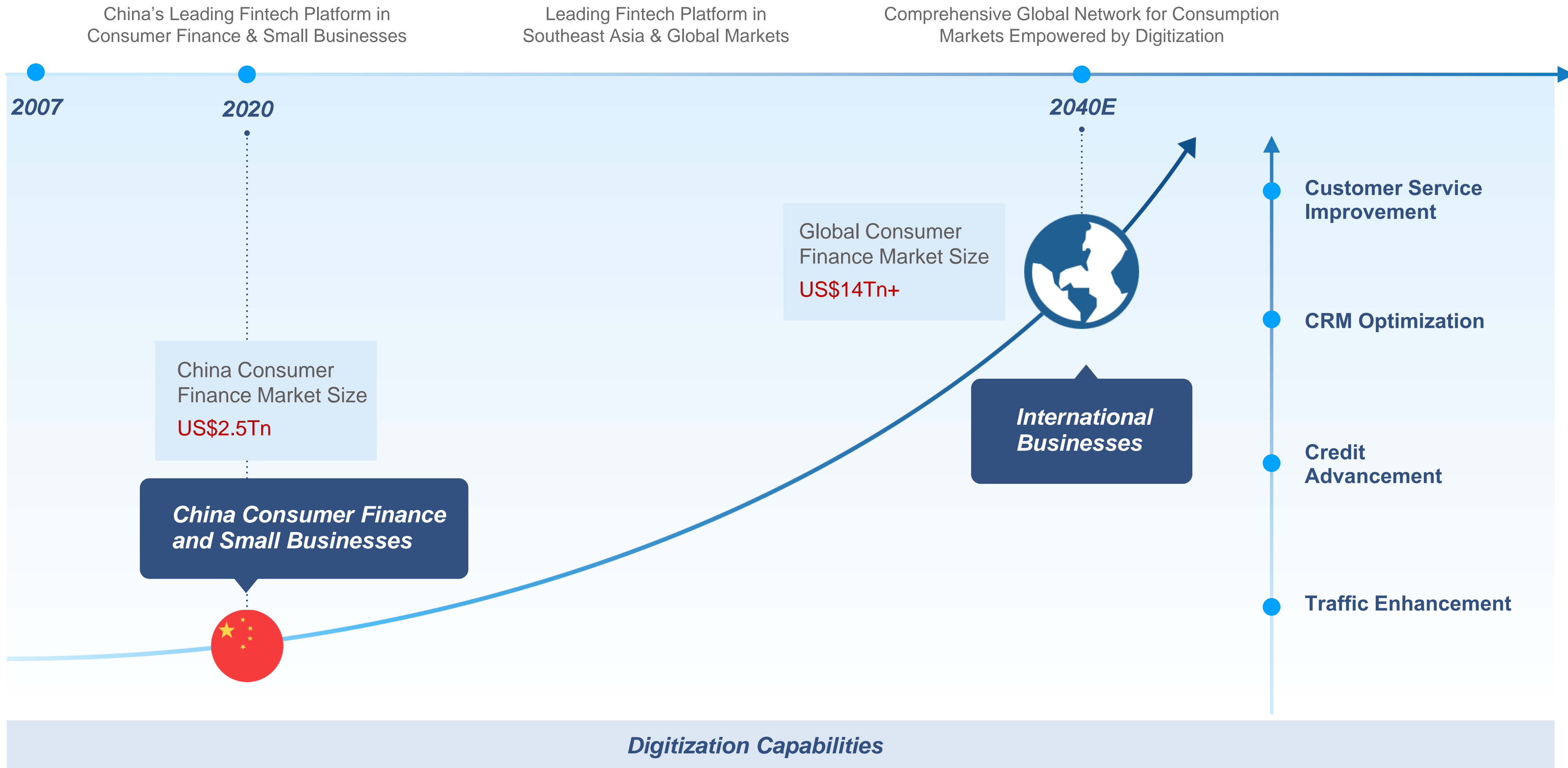
24mm
Cumulative Borrowers

862 thousands
Cumulative Small Business Owners Served

RMB 439 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



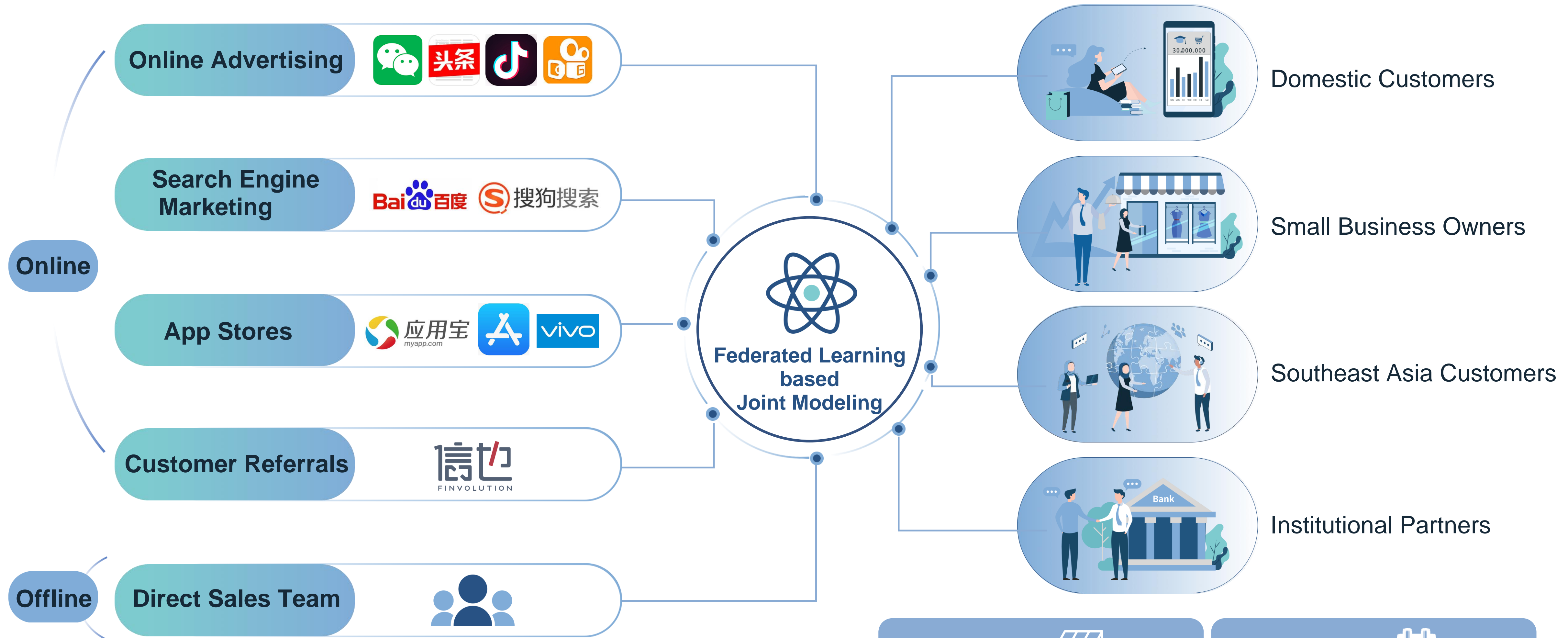
KOO Hua Card

Payment + Credit

Product

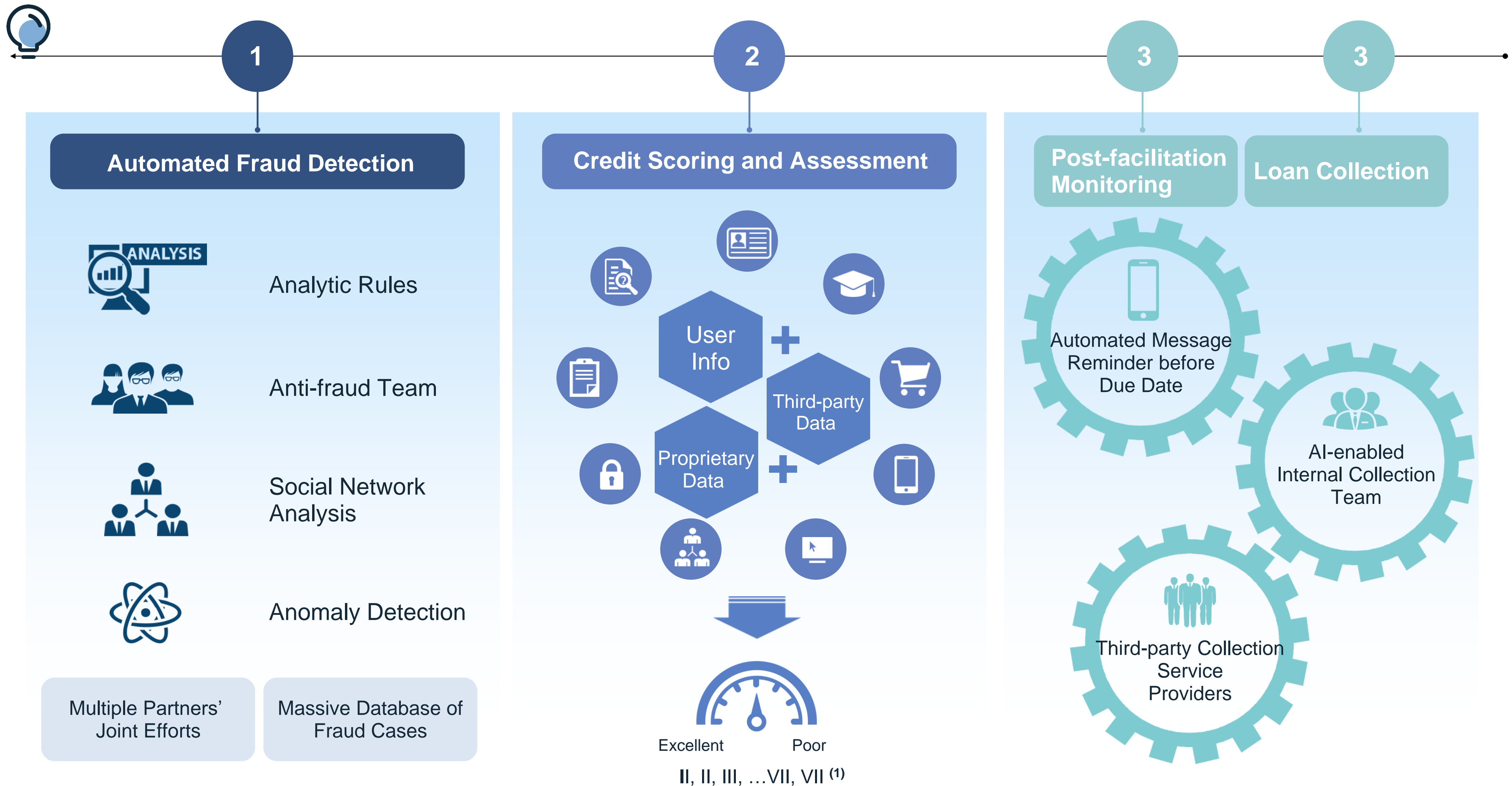
Value proposition

Customer Acquisition through Diversified Channels



(1) Calculated based on transaction volume on our marketplace in China's mainland in the three months ended Dec 31, 2021.

Sophisticated Risk Management Technologies and Capabilities

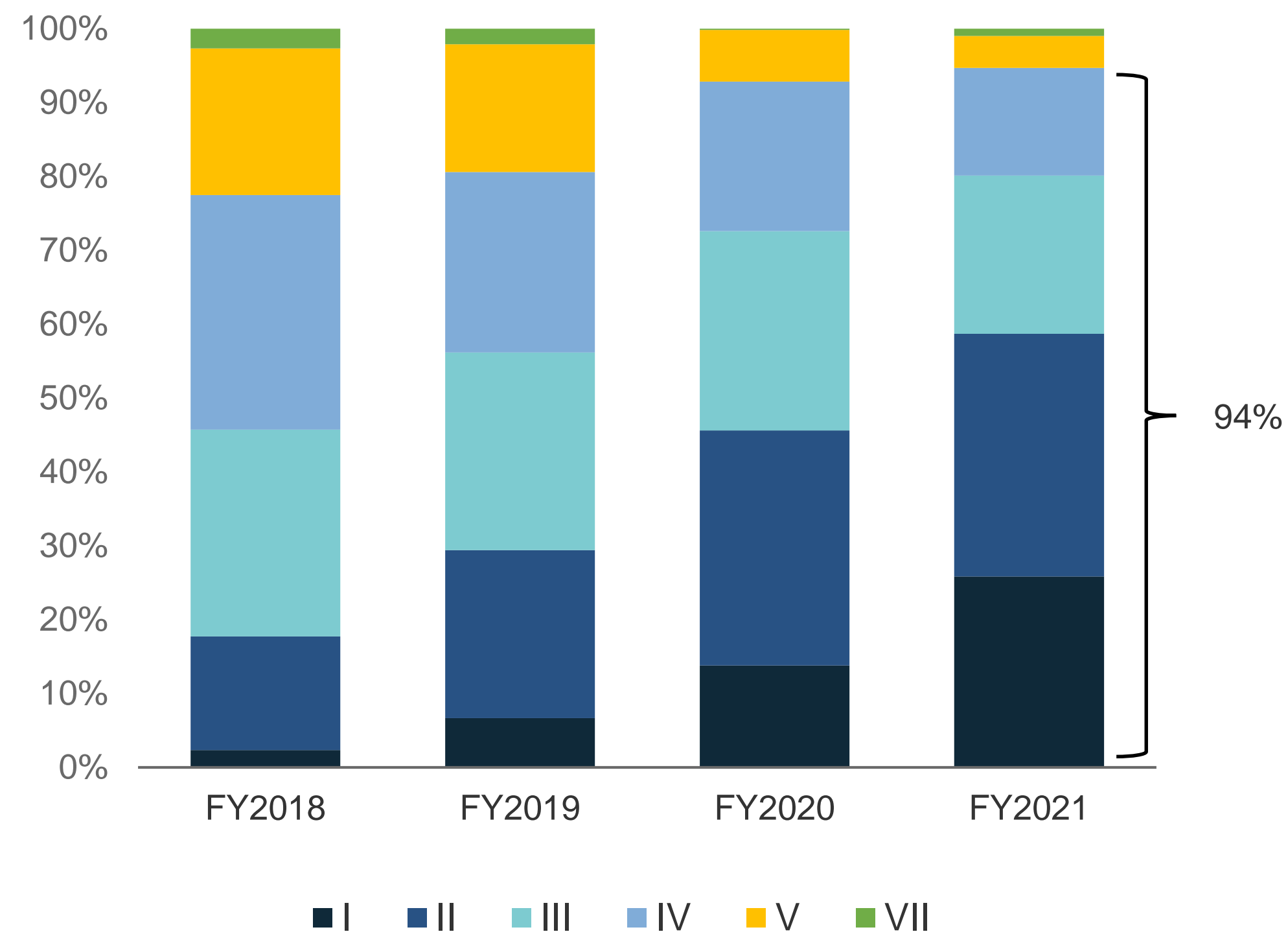


(1) Loan applicants with credit rating of VIII will be rejected.

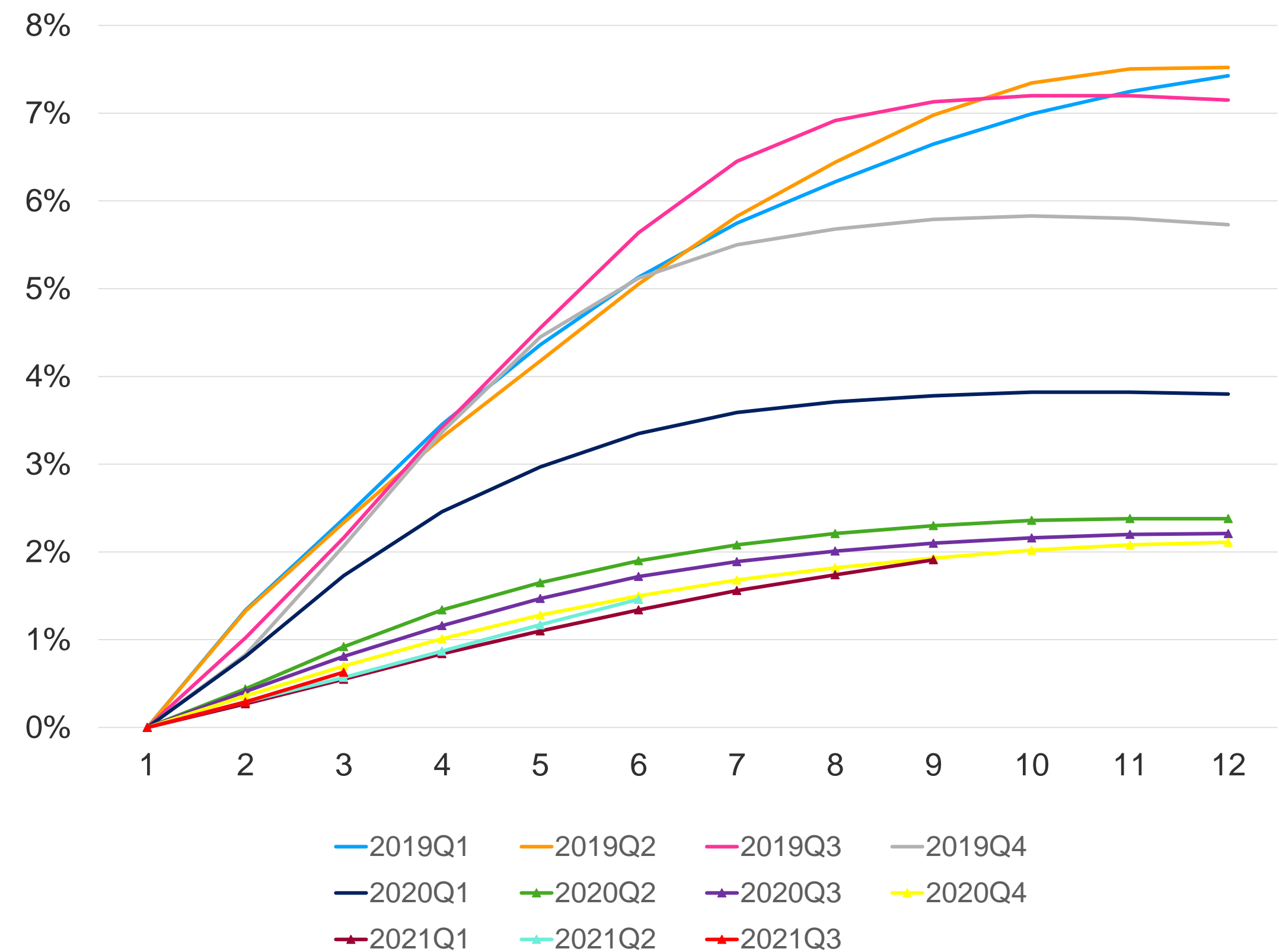
Validated Improvement in Credit Performance

Proportion of Transaction Volume by Credit Rating⁽¹⁾

Shift towards Better Quality Borrowers



M1+ Delinquency Rates by Vintage⁽²⁾



Note:

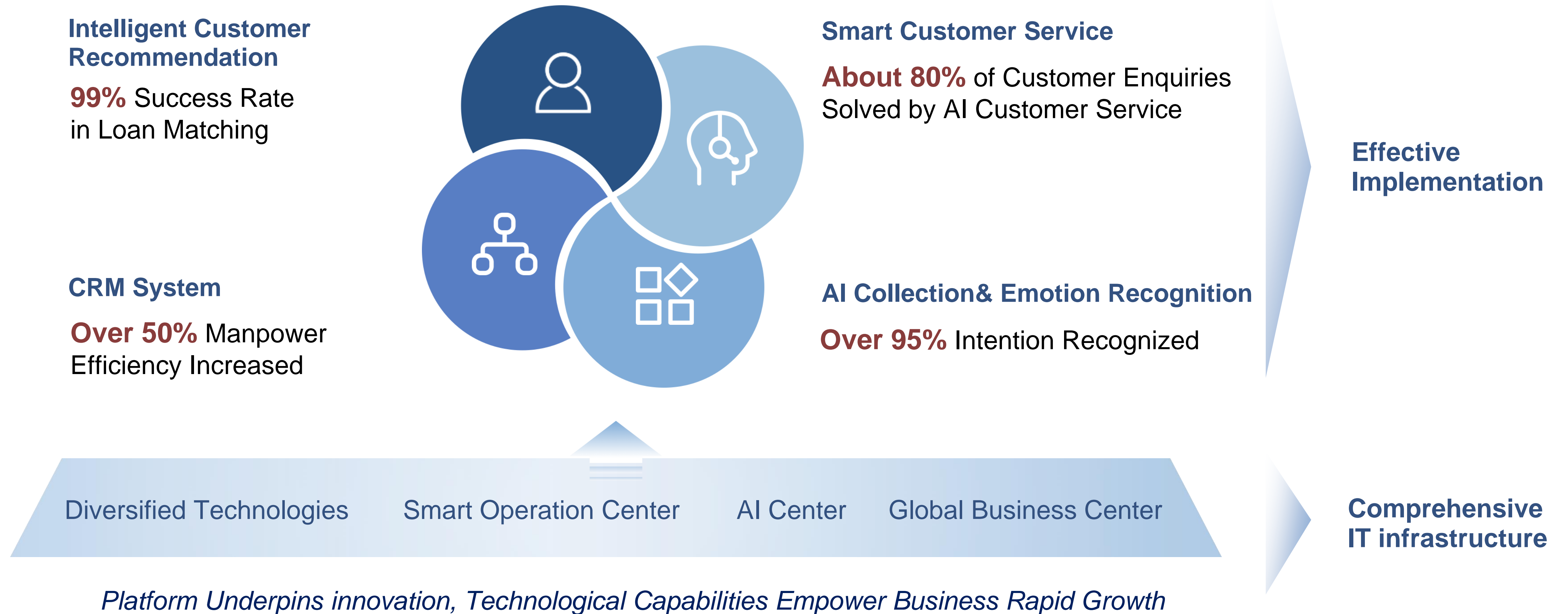
(1) Credit rating refers to Magic Mirror scores, with Level I representing the lowest risk and Level VII the highest.

(2) Data as of Dec 31, 2021. Represents the historical cumulative 30-day plus past due delinquency rates by loan origination vintage for all loan products in China's mainland.

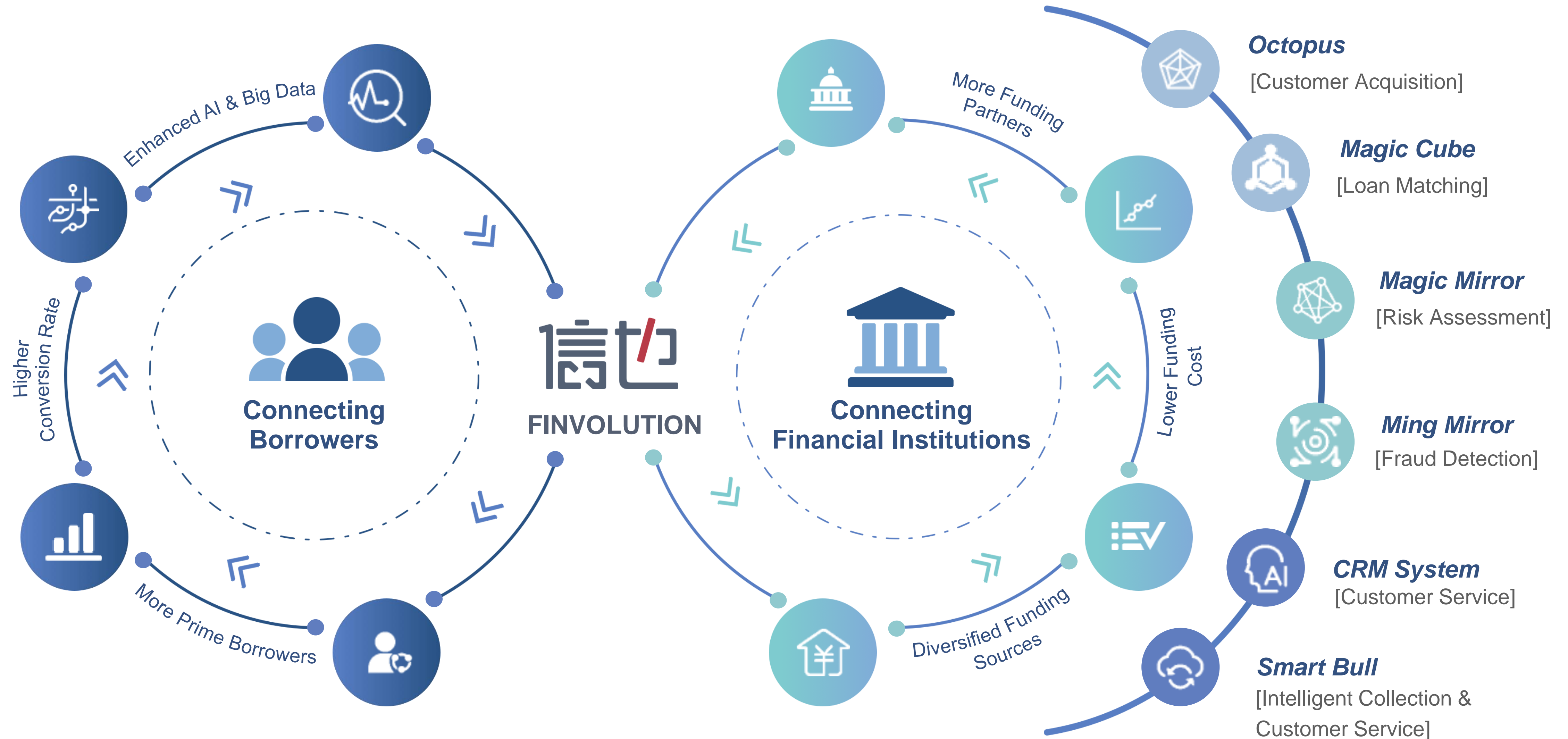
Vintage is defined as loans facilitated during a specified time period. Delinquency rate by vintage is defined as

(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.

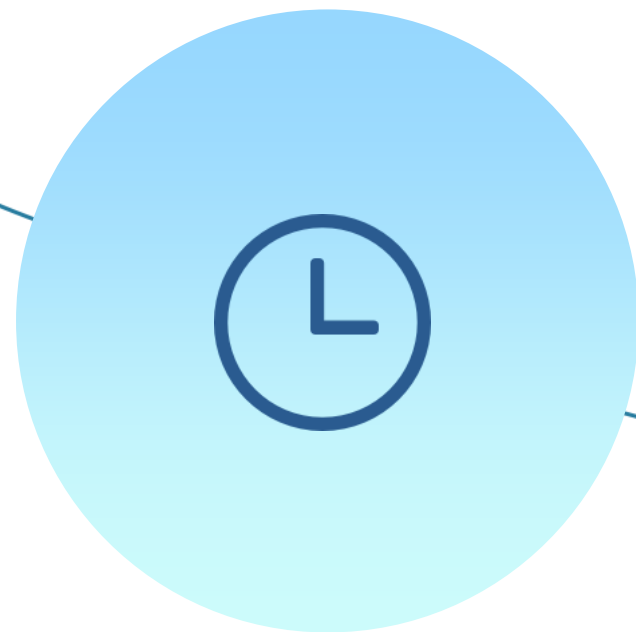
Digitization Technologies Enhances Innovation and Customer Experience



Customer Experience Improvement Empowered by Technologies



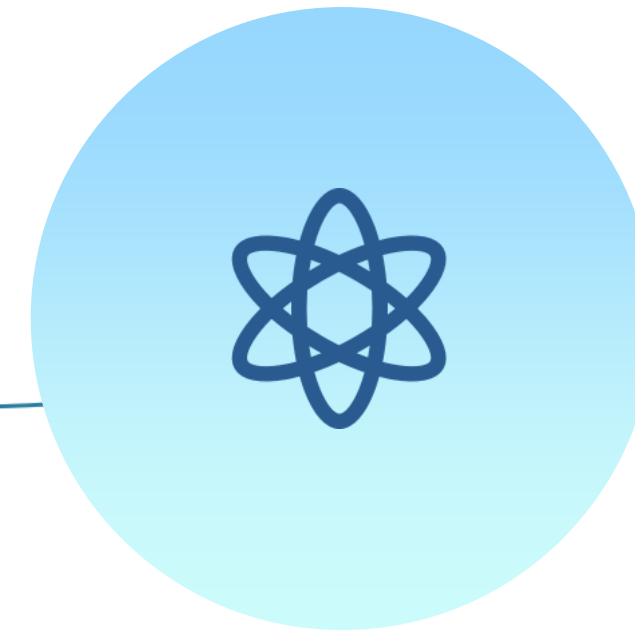
Growth Strategies with Competitive Advantage



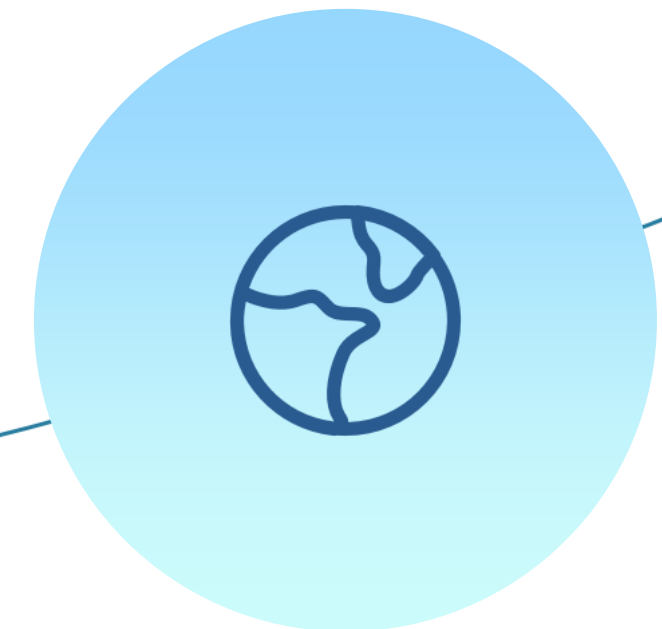
Proven **14-year** Operating History and Track Record



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

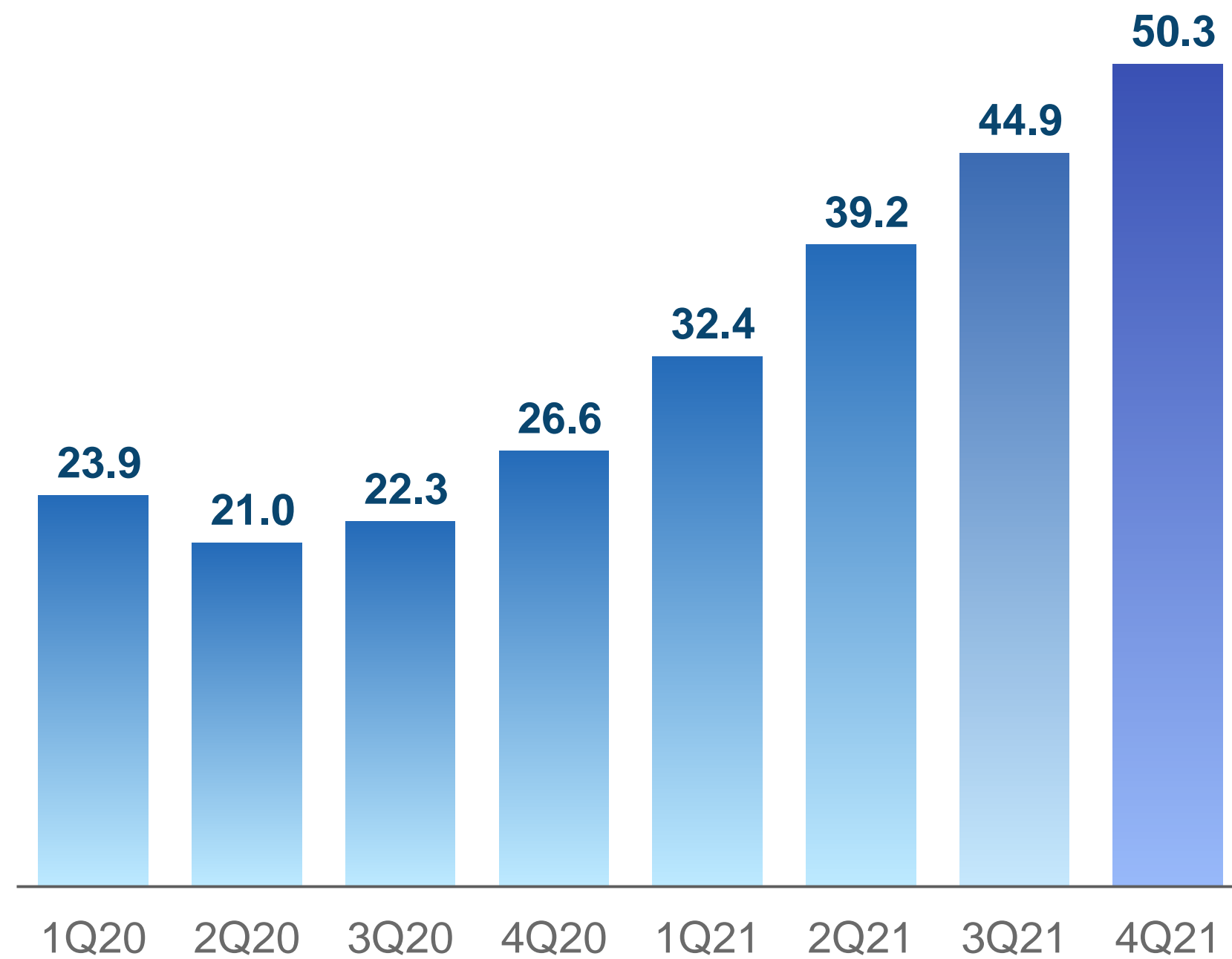
Operation & Financial metrics



Progressive Growth in Loan Balance and Transaction Volume

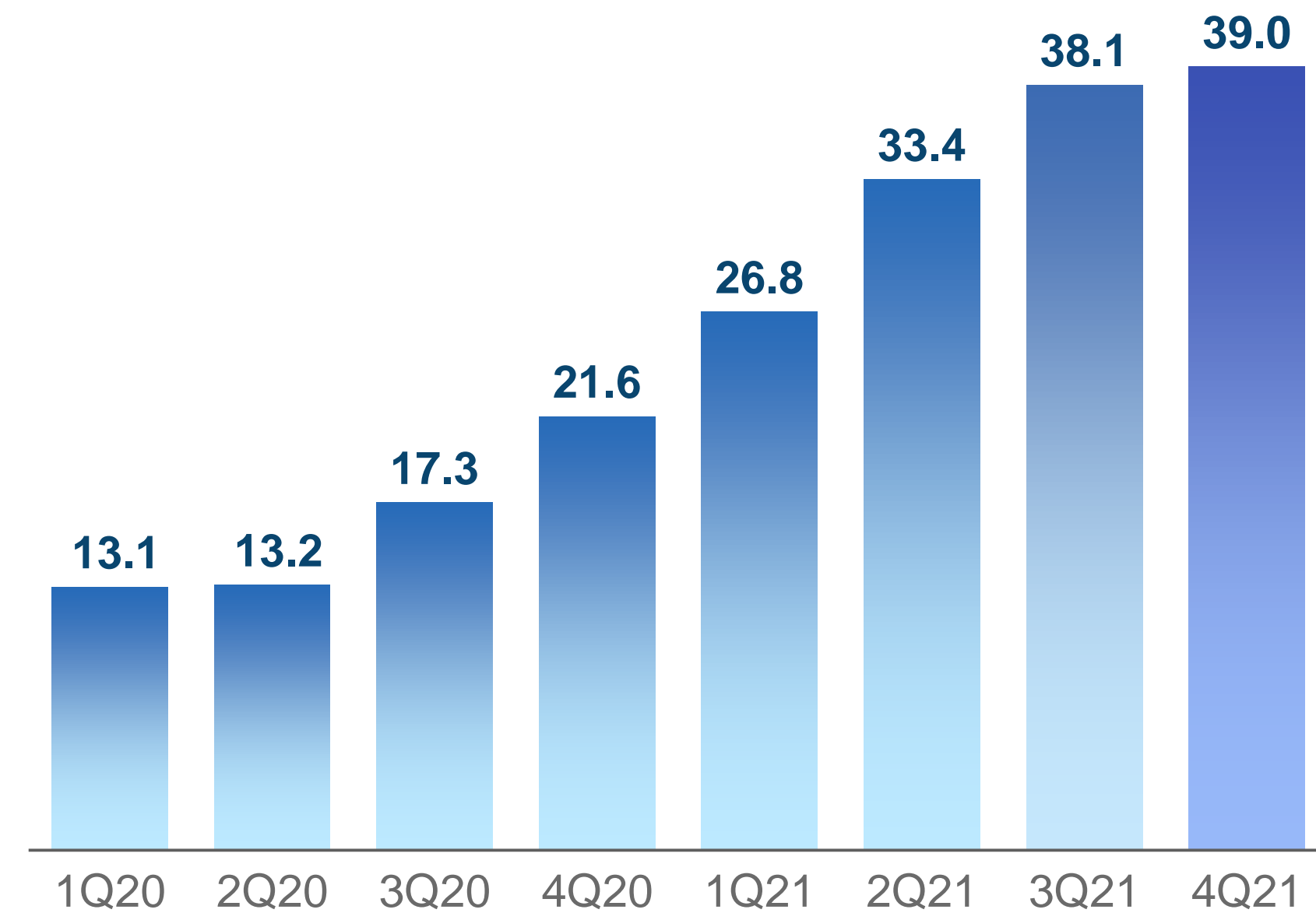
Outstanding Loan Balance⁽¹⁾

RMB in billions



Transaction Volume⁽²⁾

RMB in billions

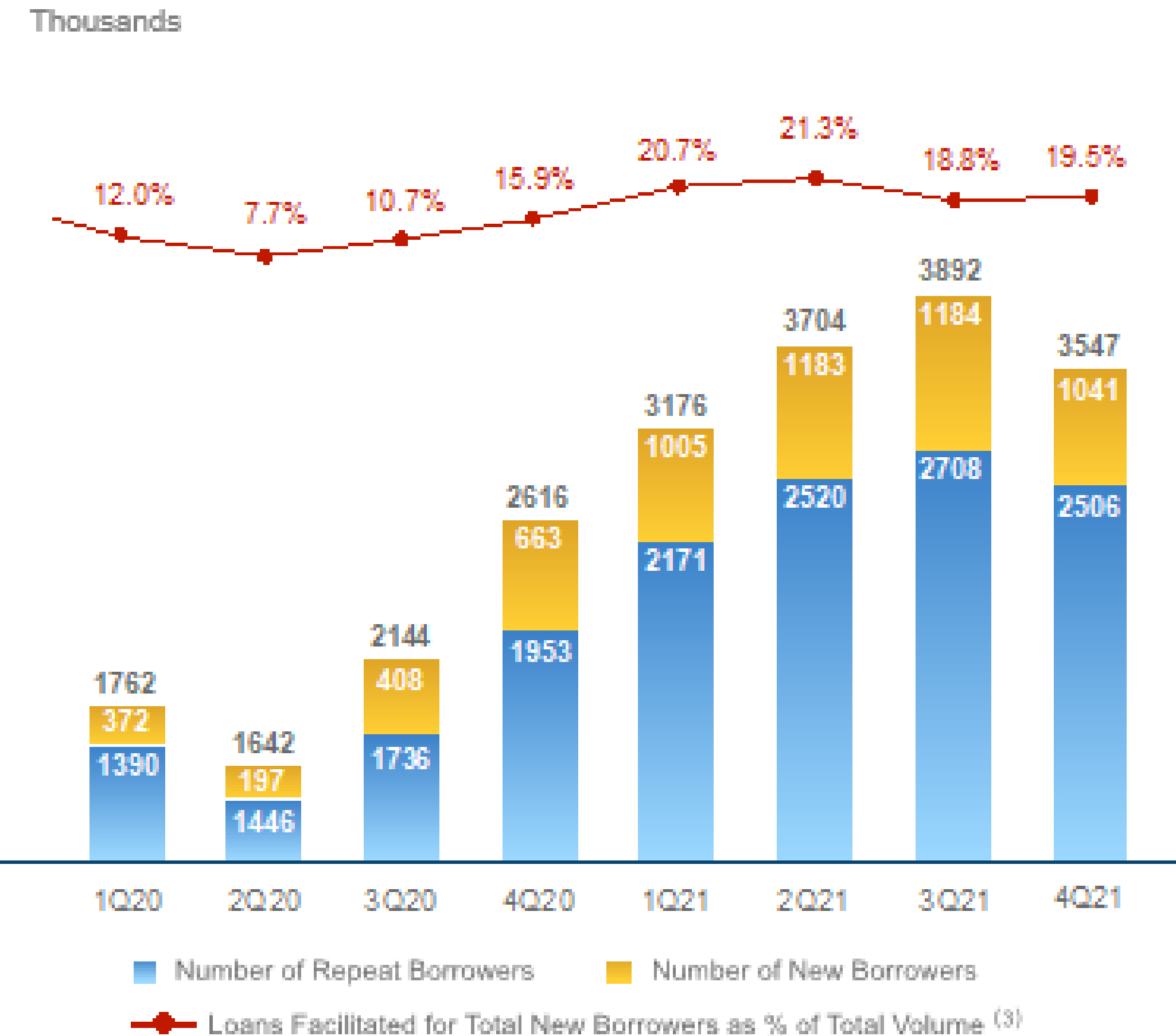


(1)As of the end of each period.

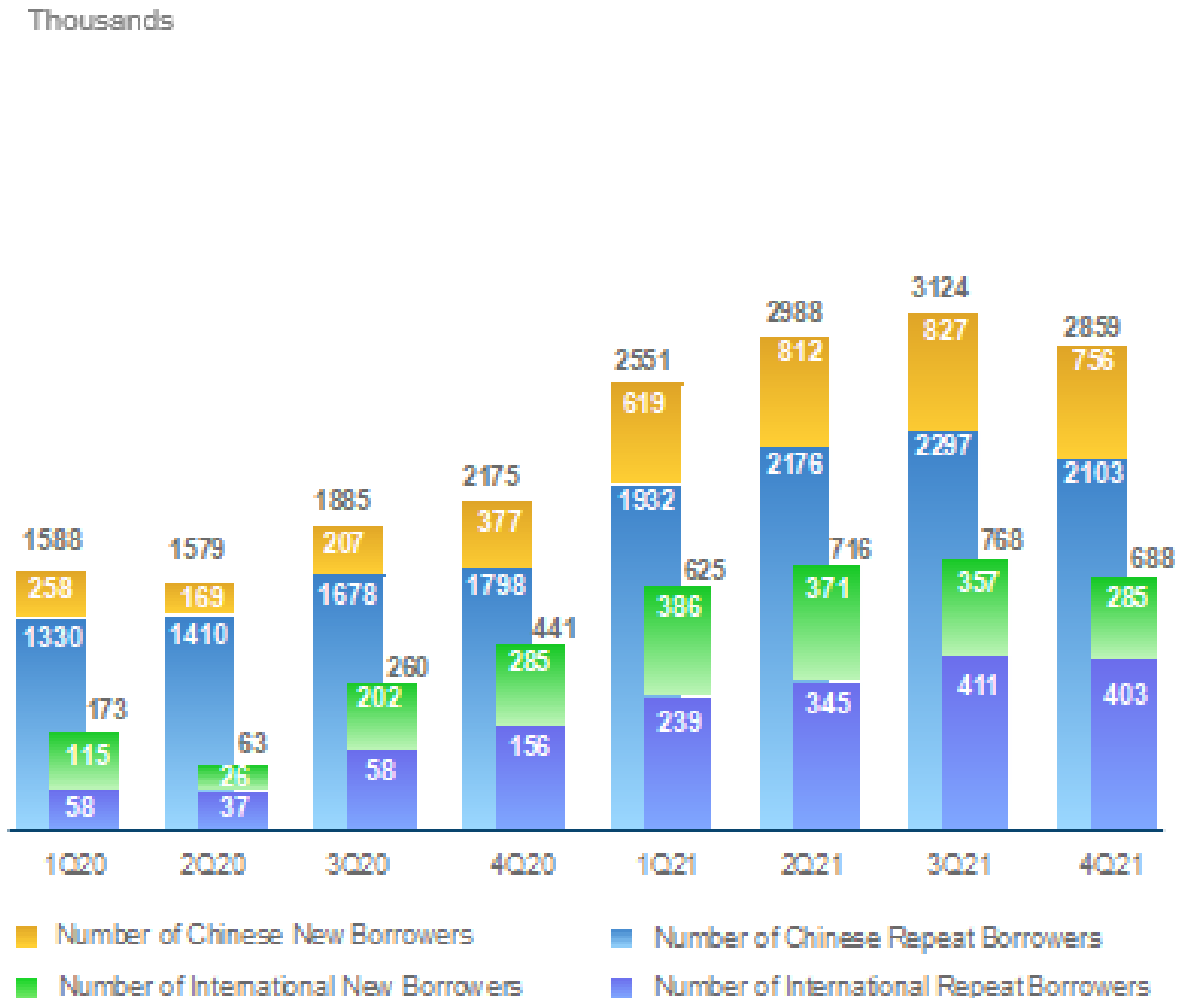
(2)Including transaction volume facilitated in China's mainland and international markets.

High Quality Growth Driven by New Borrowers

Number of Unique Borrowers (1)



Number of New Borrowers (2)



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

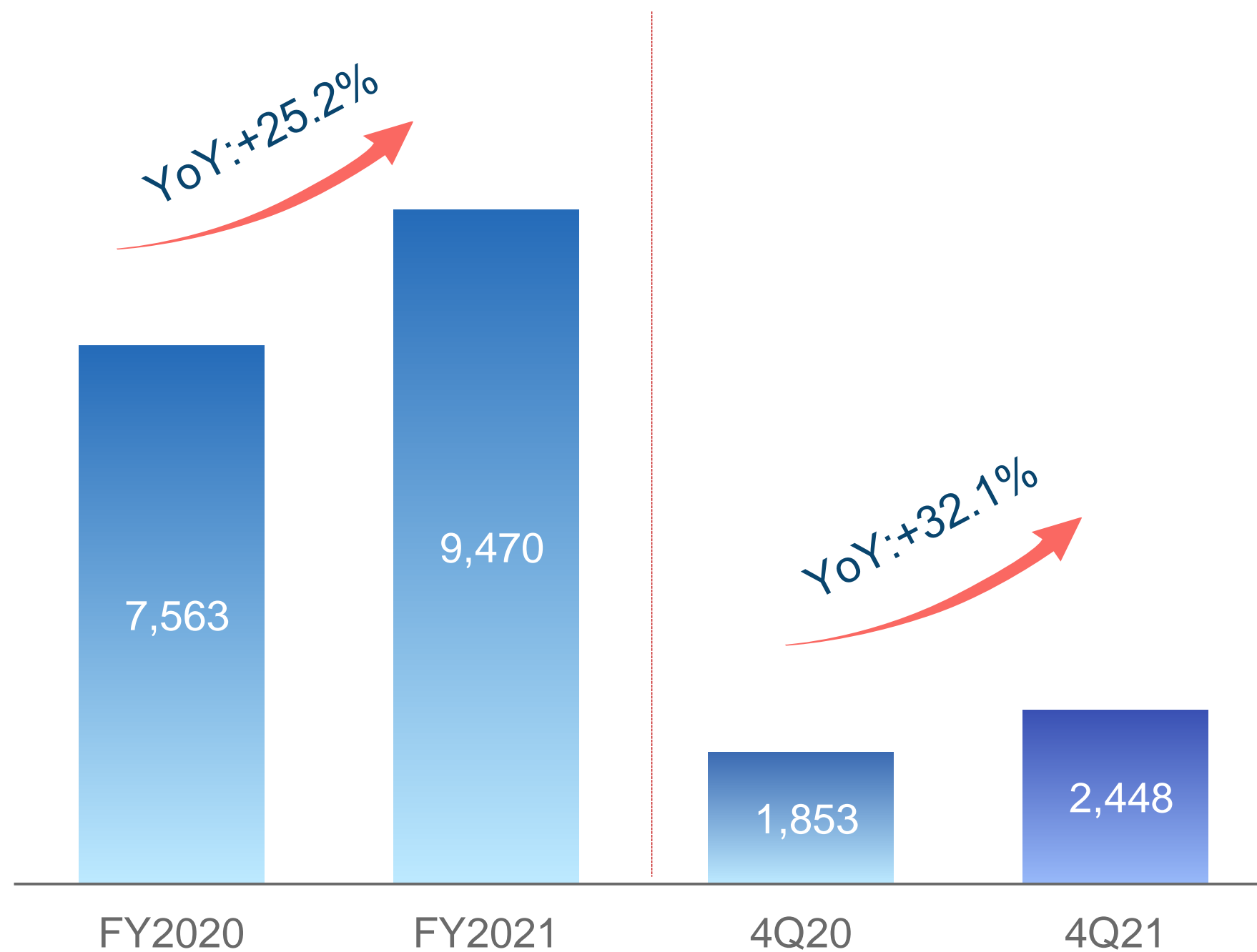
(2) Represents the total number of new borrowers on the Company's platforms during the period presented.

(3) Calculated based on transaction volume on the Company's platforms during each period.

Robust Revenue and Operating Income

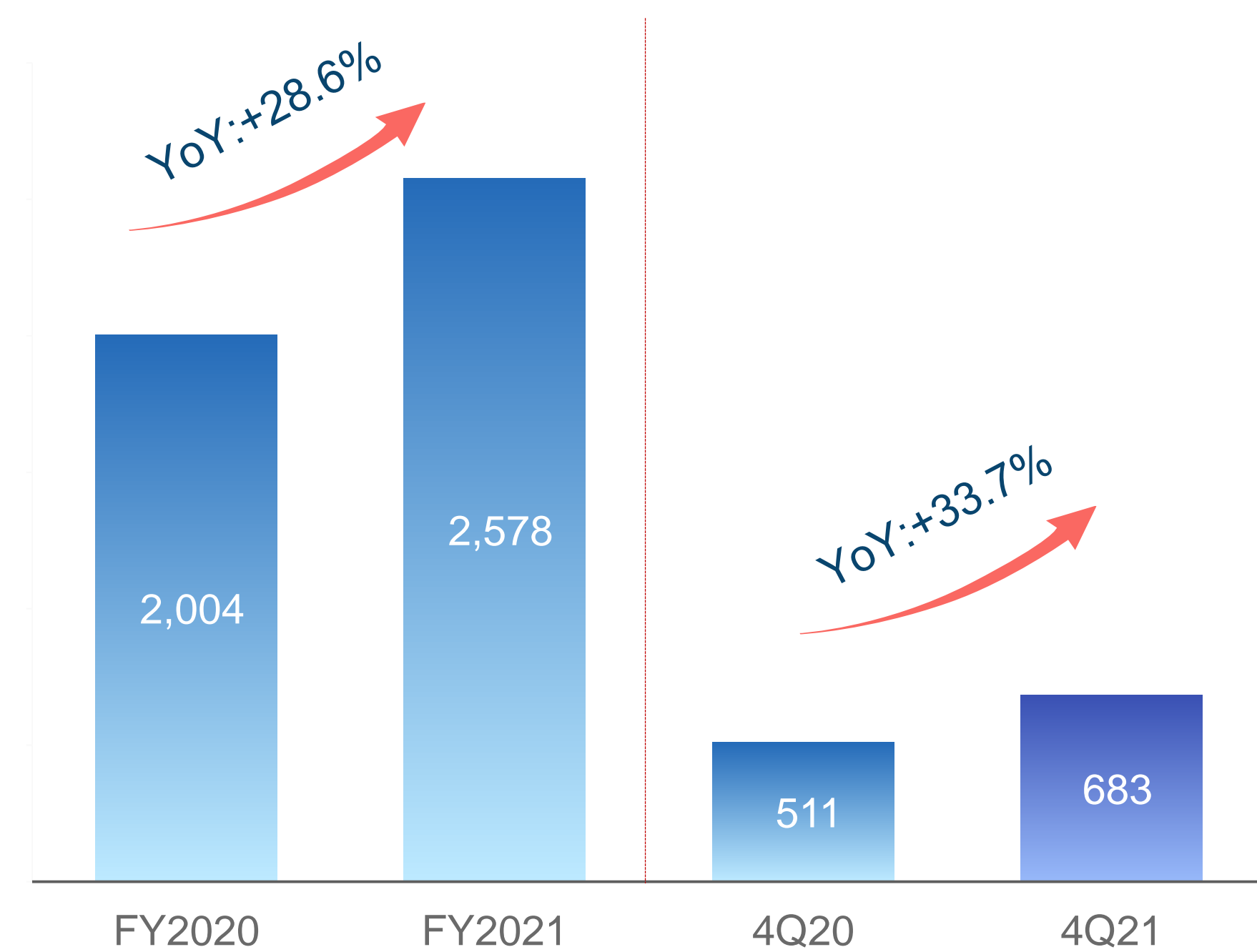
Operating Revenue

RMB in millions



Non-GAAP Net Profit⁽¹⁾

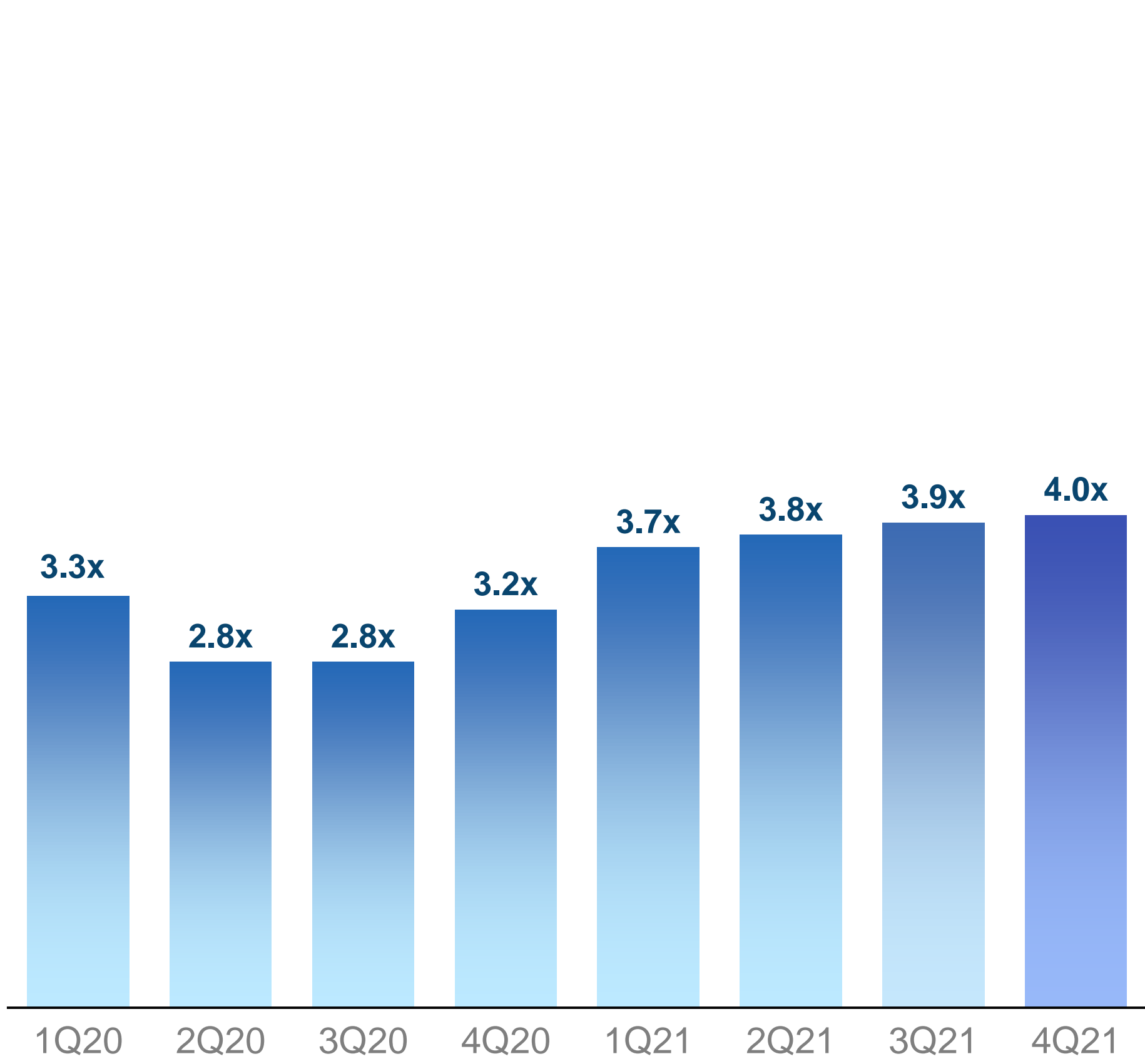
RMB in millions



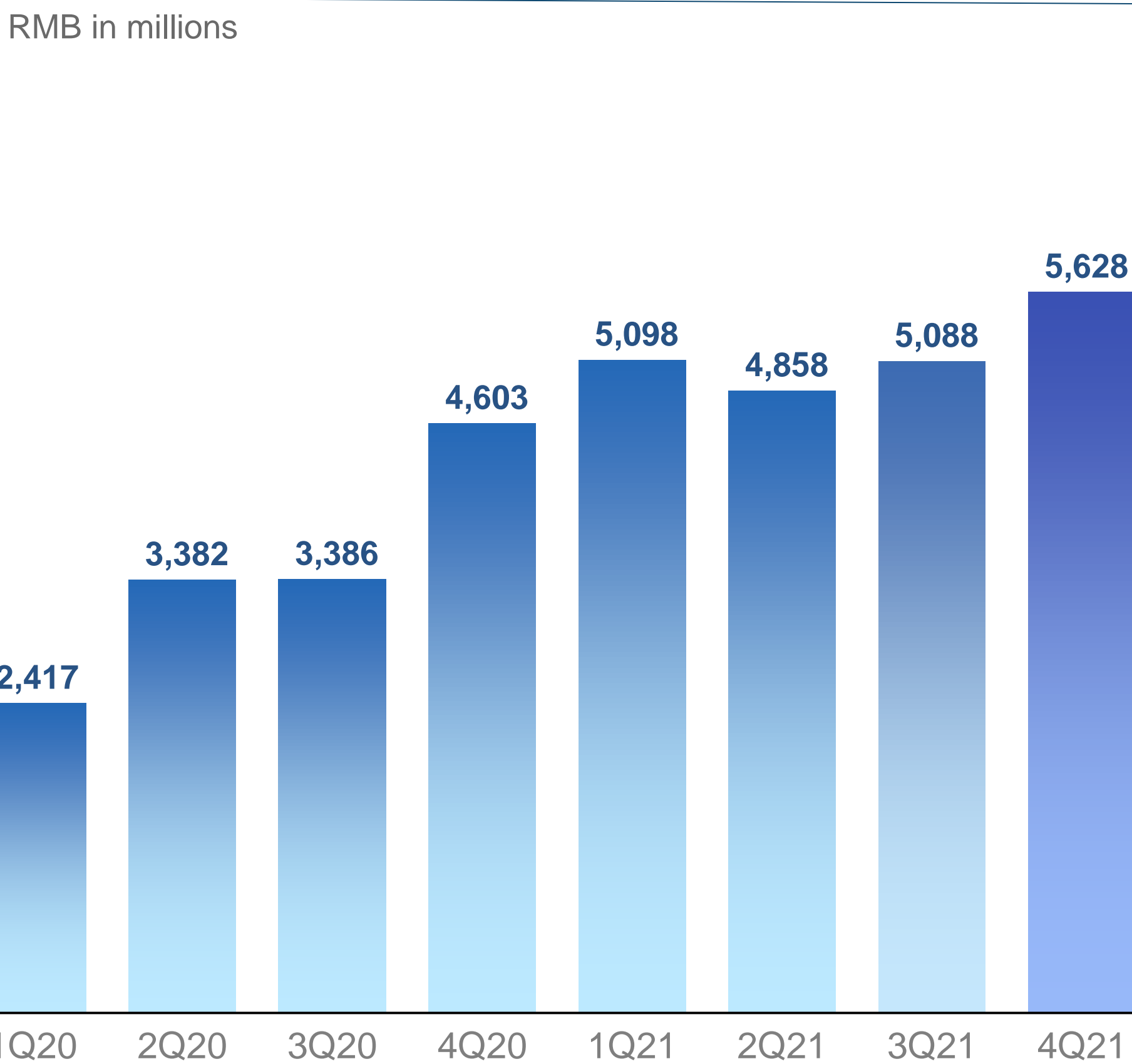
(1) Non-GAAP net profit for FY2020, which mainly excludes share-based compensation expenses of RMB42.2 million.
 Non-GAAP net profit for FY2021, which mainly excludes share-based compensation expenses of RMB95.2 million.
 Non-GAAP net profit for 4Q 2020, which mainly excludes share-based compensation expenses of RMB16.8 million.
 Non-GAAP net profit for 4Q 2021, which mainly excludes share-based compensation expenses of RMB36.9 million.

Strong Balance Sheet and Capital Reserve

Leverage Ratio⁽¹⁾



Short-term Liquidity⁽²⁾

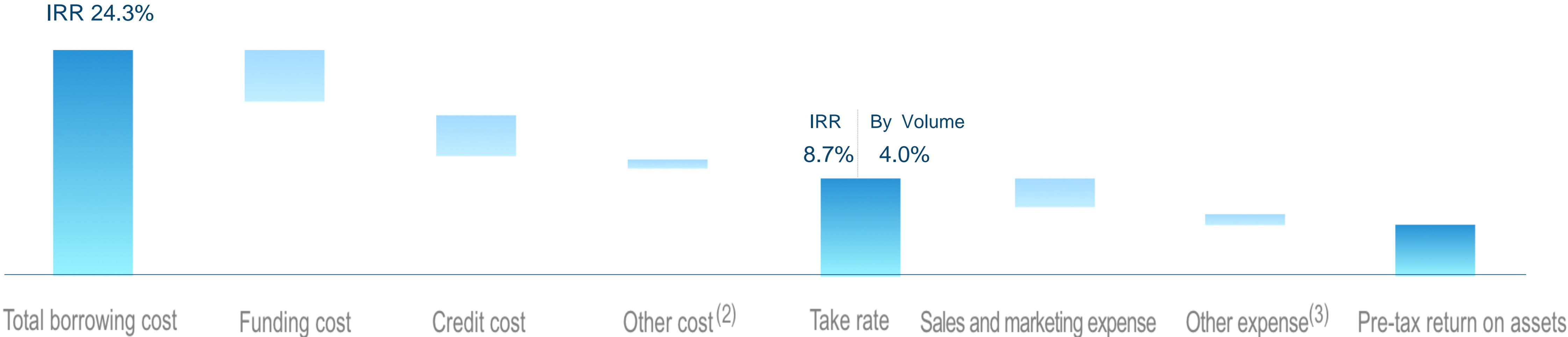


(1) Leverage ratio = Risk-bearing outstanding loan balance / net assets
 (2) Short-term liquidity= Cash and cash equivalents + short-term investments. For illustrative purpose only.

Unit Economics

4Q 2021⁽¹⁾

RMB, per RMB100 loan facilitated



(1) Calculated based on loans originated on our marketplace in the three months ended Dec 31, 2021, for illustrative only.

(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	7.9	139.4
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	7.9	341.3

(1) Figures as of Mar 10, 2022.

(2) Company IPO in Nov, 2017.

THANK YOU