



FinVolution Group Investor Presentation

March 2024

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Corporate Overview

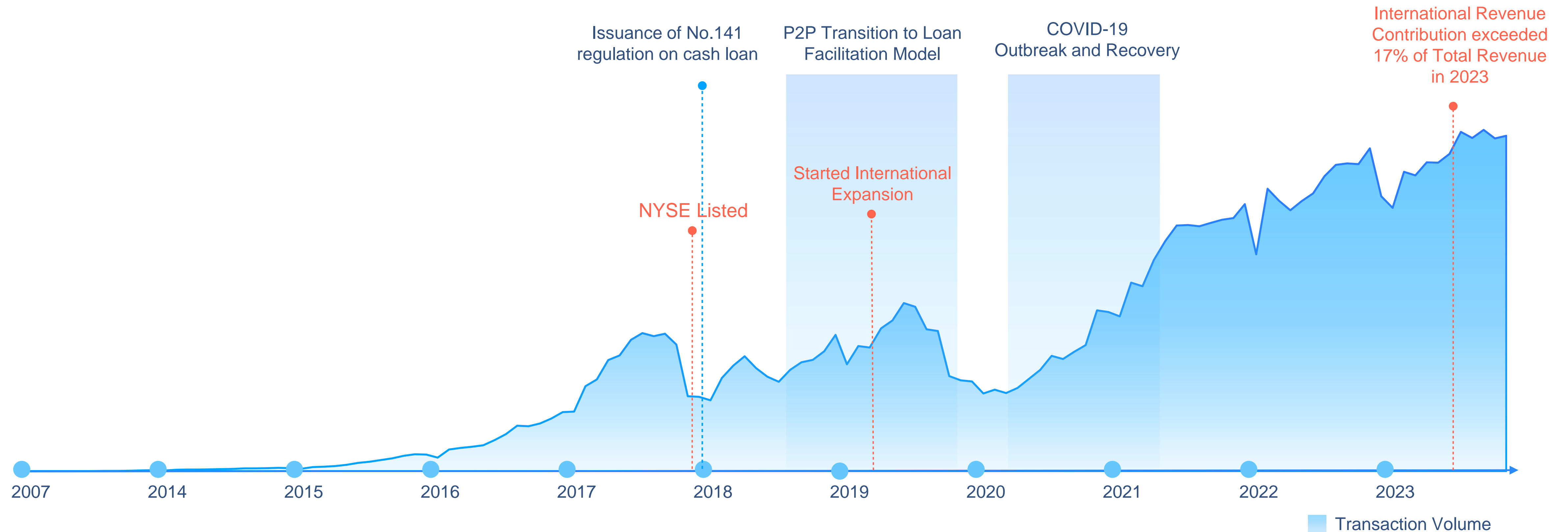


Our Mission

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

A complex network of white dots and lines of varying thicknesses, creating a web-like structure that fills the bottom right portion of the slide. The dots represent nodes, and the lines represent connections between them, symbolizing a digital network or data flow.

Pioneer Fintech Platform in Pan-Asia Markets through Economic Cycles



4 mm

Monthly Active Borrowers⁽¹⁾

8 mm

4Q23 Quarterly Transactions

Over 400 Cities

in Pan Asia Region

30 mm

Cumulative Borrowers

RMB 67 bn

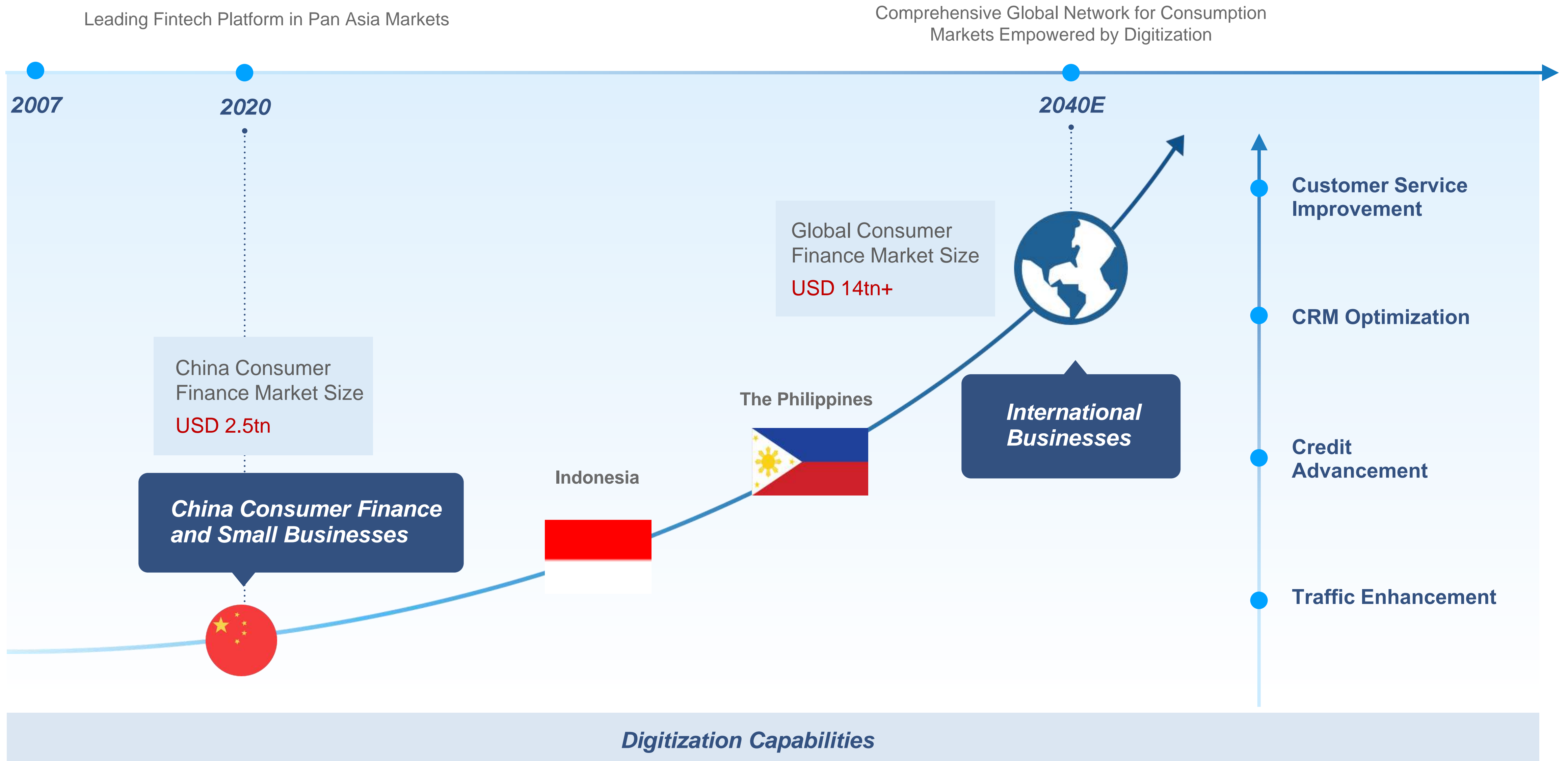
Outstanding Loan Balance

RMB 809 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 Pan-Asia Markets

China Market

Asean Market



PPDAI Platform



Small Business Gateway



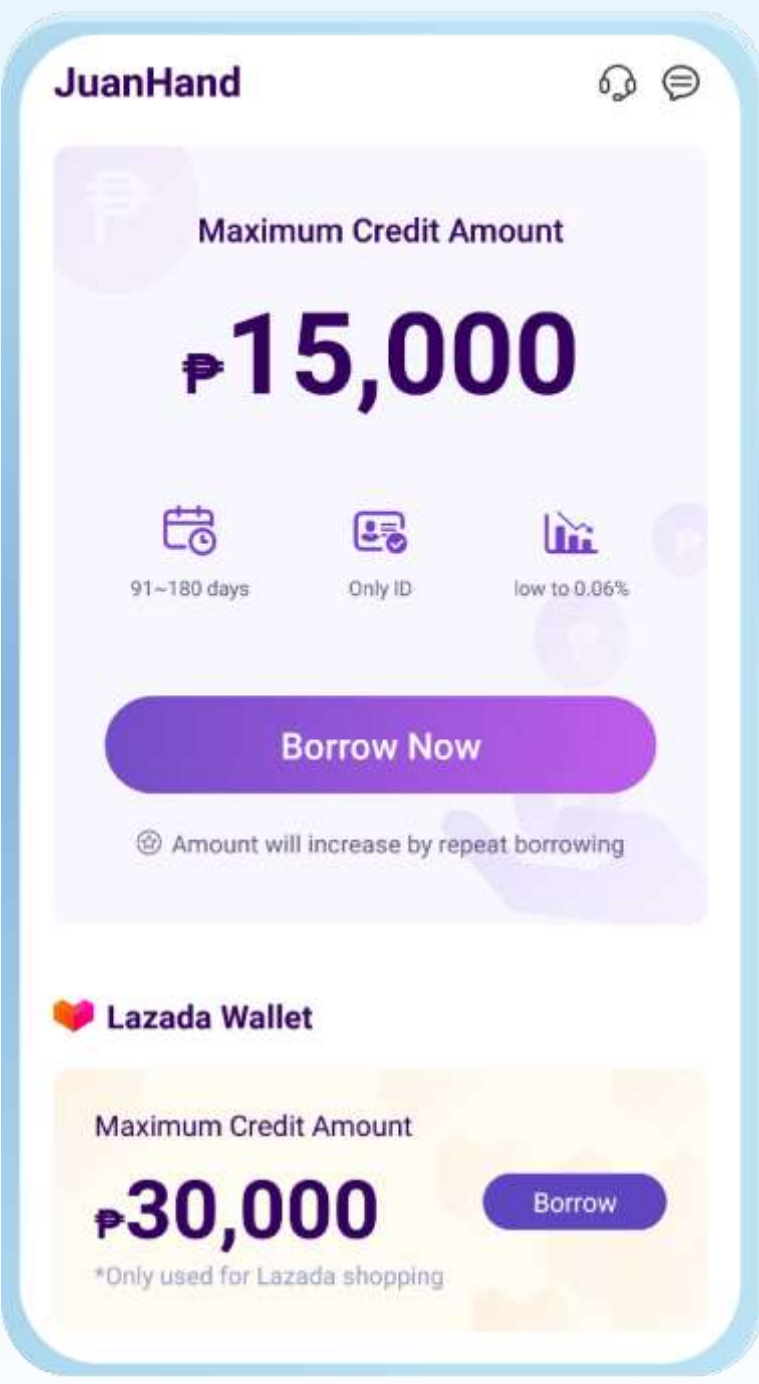
KOO Virtual Credit at POS



Indonesia APP AdaKami



Philippines APP JuanHand



Product



Value proposition

Consumer Installment

Installment

Installment for Small Business Owners

Operational funds + Credit

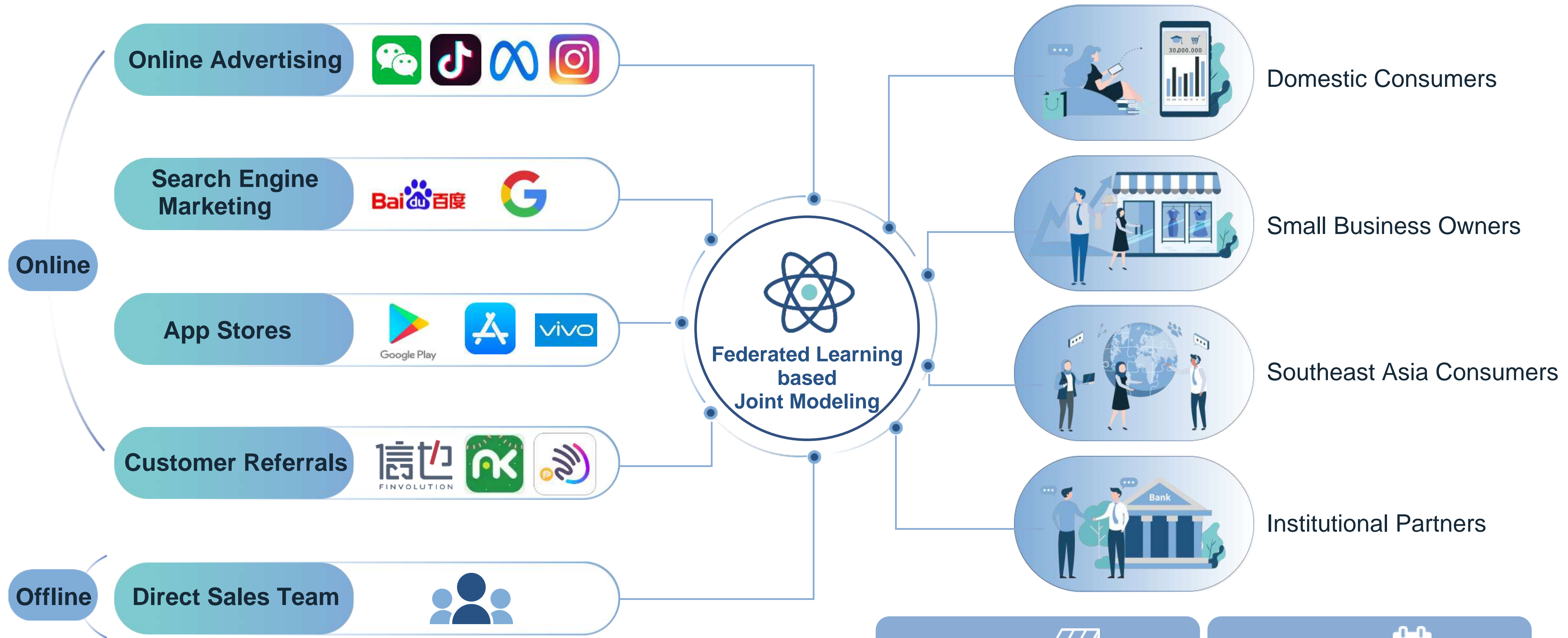
KOO Hua Card

Payment + Credit

Consumer Installment

Consumption+Installment

Consumer Acquisition through Diversified Channels

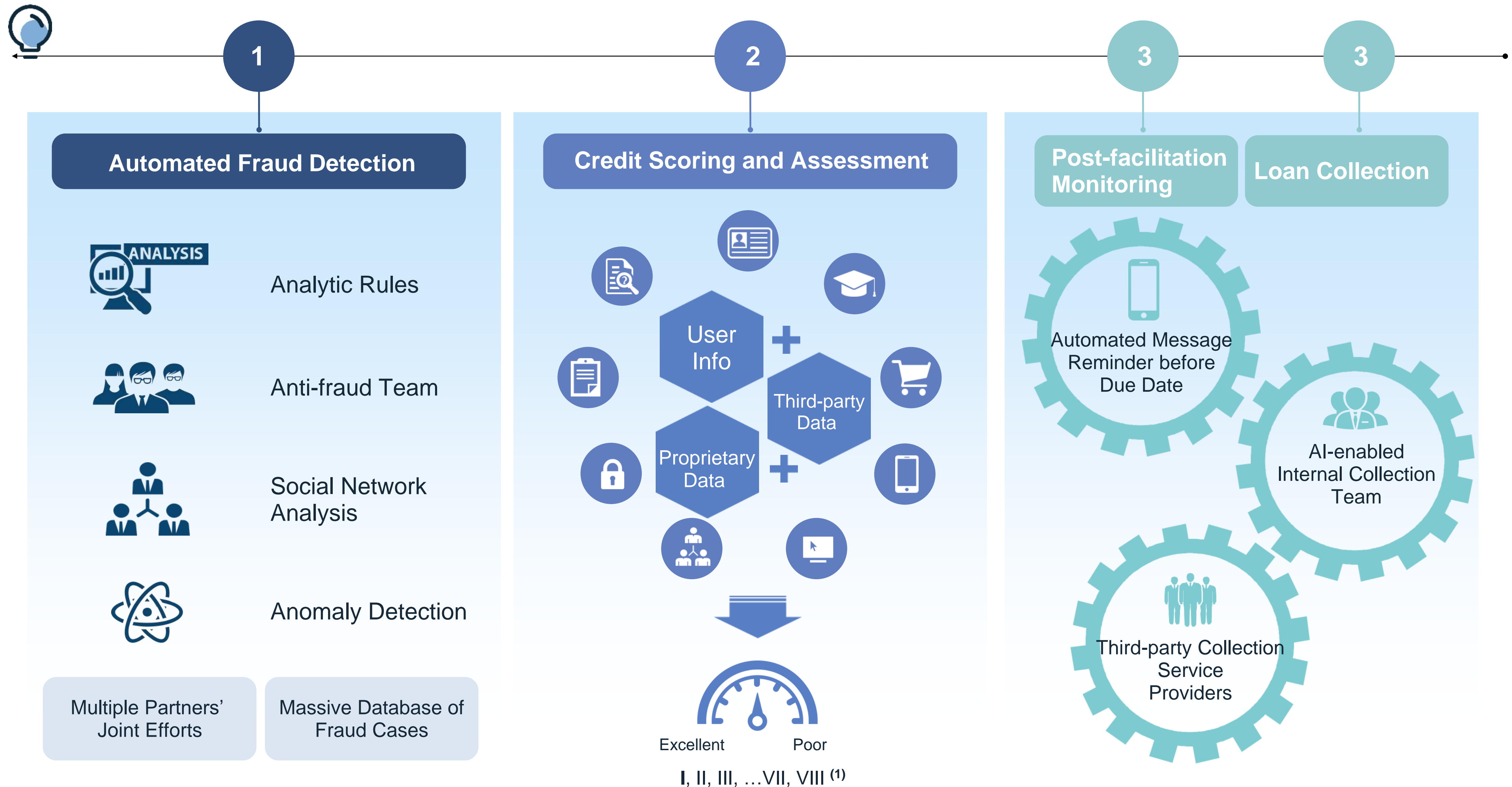


(1) Calculated based on transaction volume on our marketplace in China's mainland in the three months ended December 31, 2023.

RMB 9,044
Average Principal Amount⁽¹⁾

8.2 Months
Average Loan Tenure⁽¹⁾

Sophisticated Risk Management Technologies and Capabilities

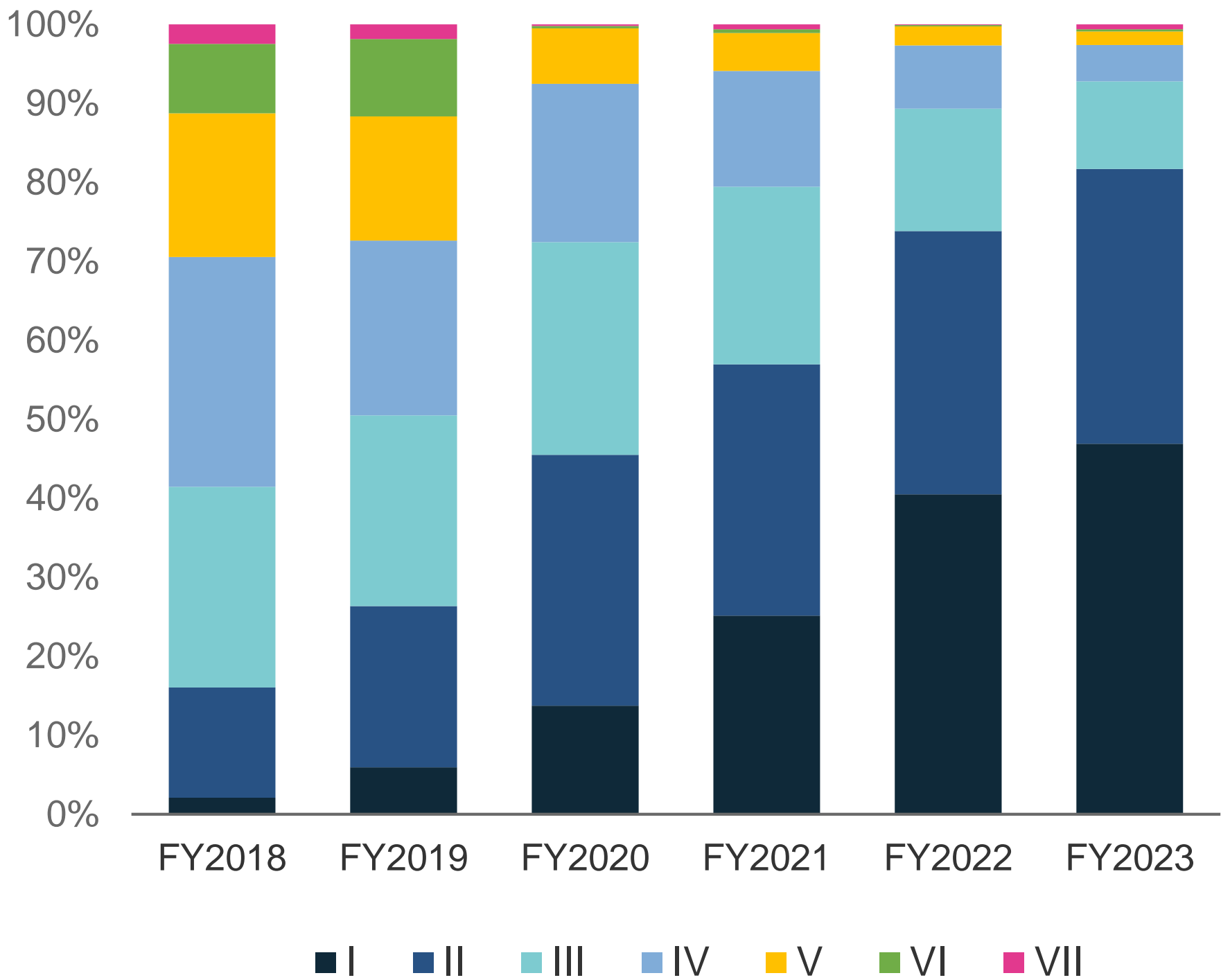


(1) Loan applicants with credit rating of VIII will be rejected.

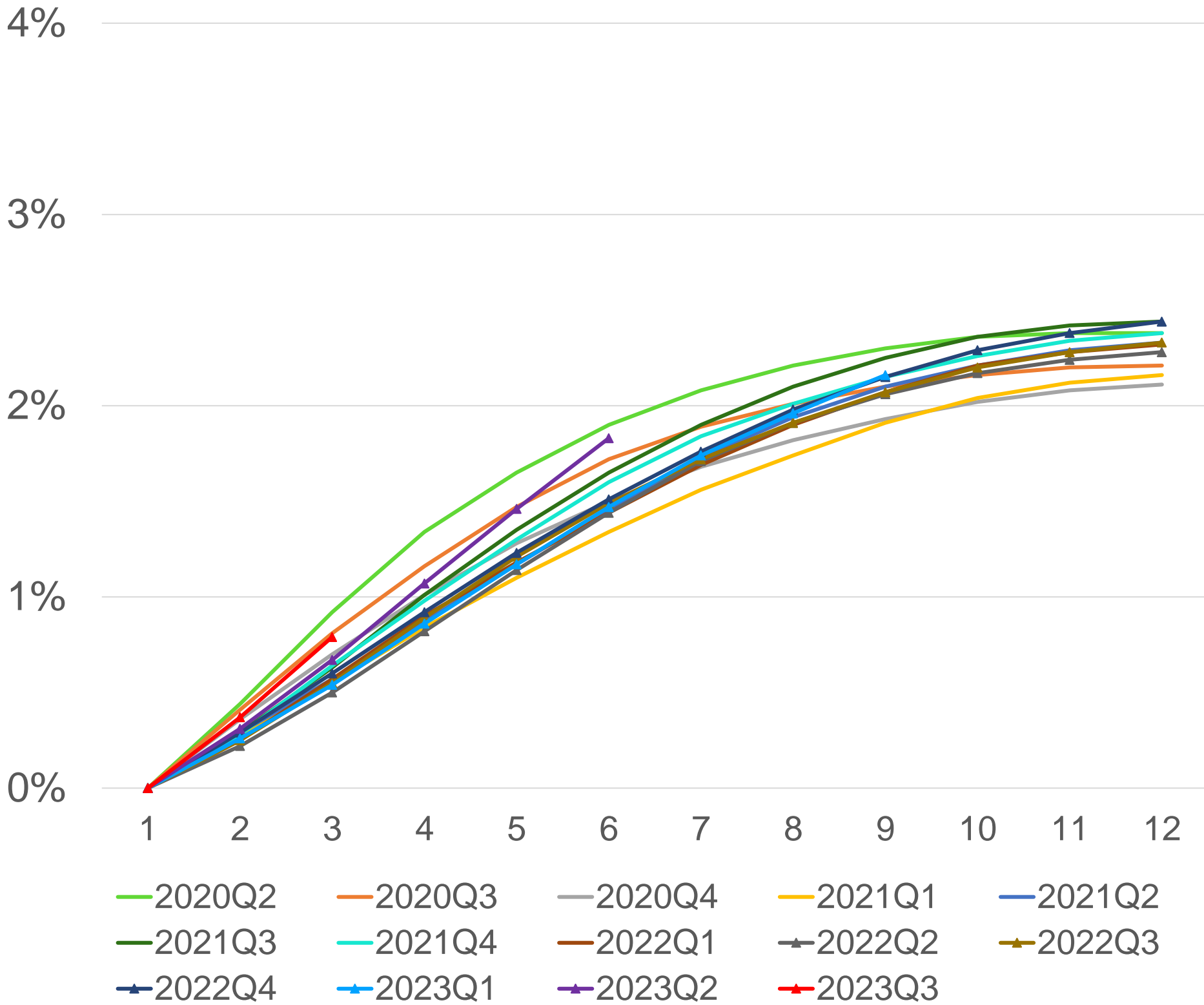
Validated Improvement in Credit Performance

Proportion of Transaction Volume by Credit Rating⁽¹⁾

Shift towards Better Quality Borrowers



M1+ Delinquency Rates by Vintage⁽²⁾



Note:

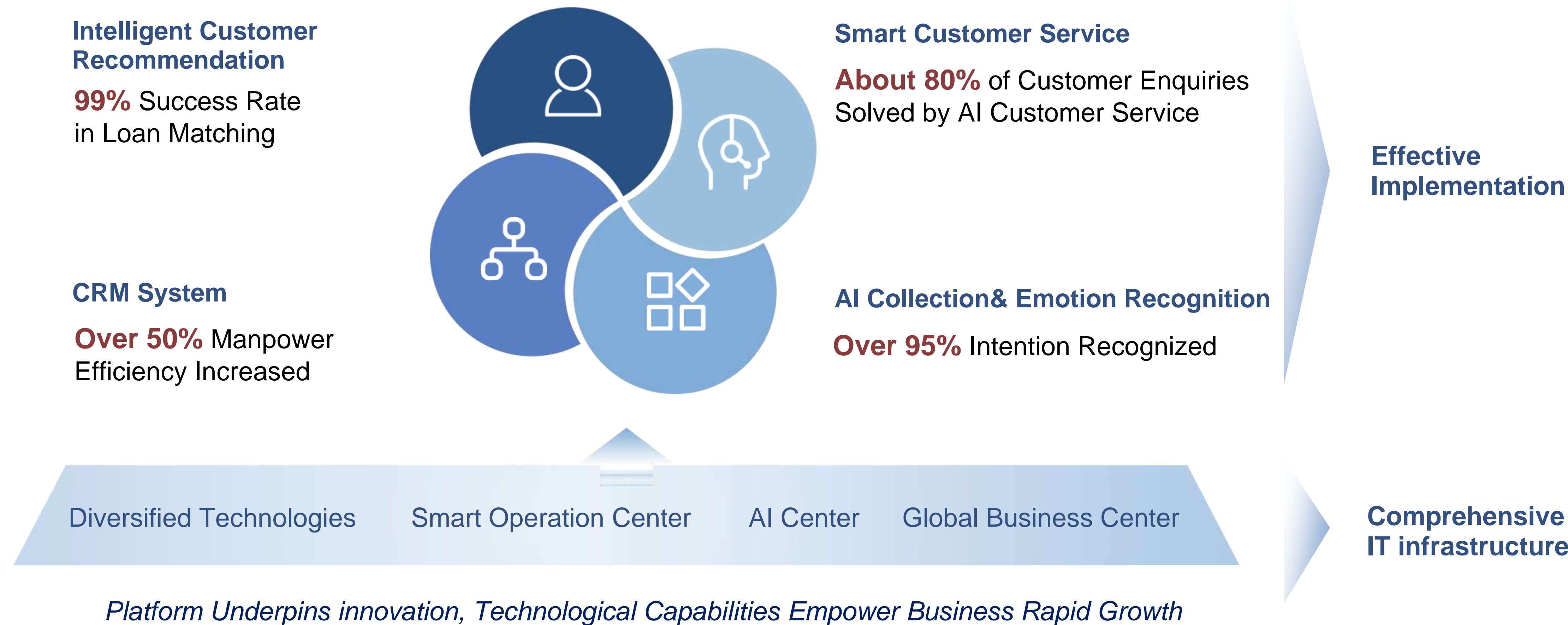
(1) Credit rating refers to Magic Mirror scores, with Level I representing the lowest risk and Level VII the highest.

(2) Data as of December 31, 2023. 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.

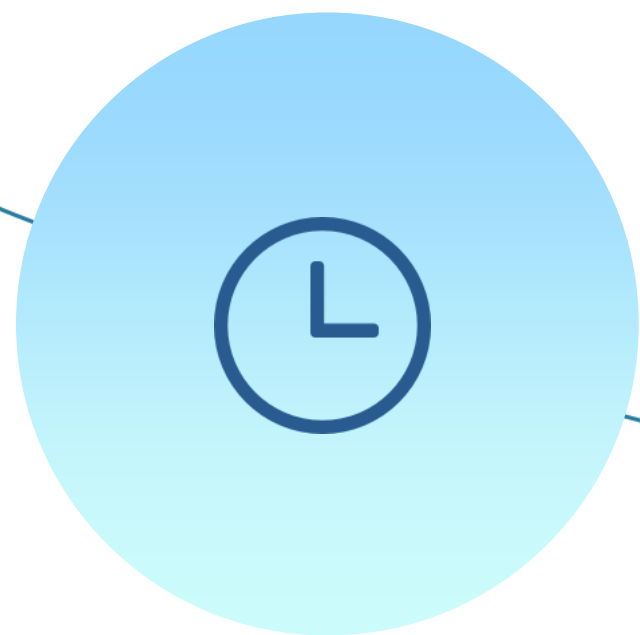
Digitization Technologies Enhances Innovation and Customer Experience



Customer Experience Improvement Empowered by Technologies



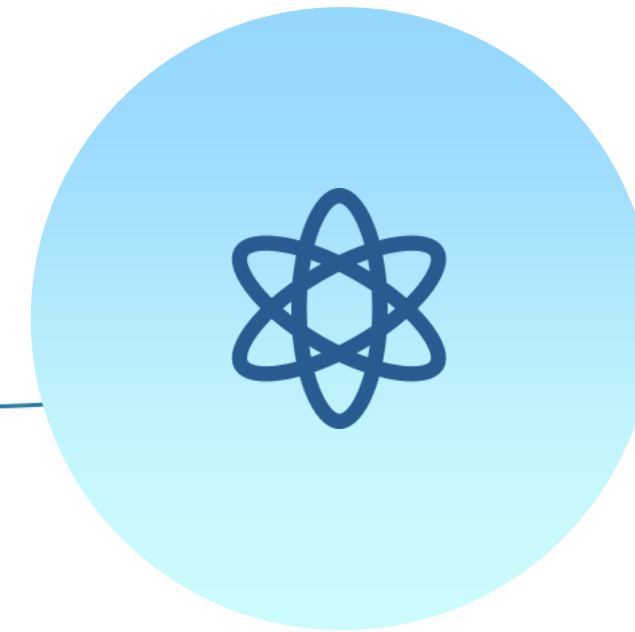
Proven Operating History with Competitive Advantage of Proprietary Technologies



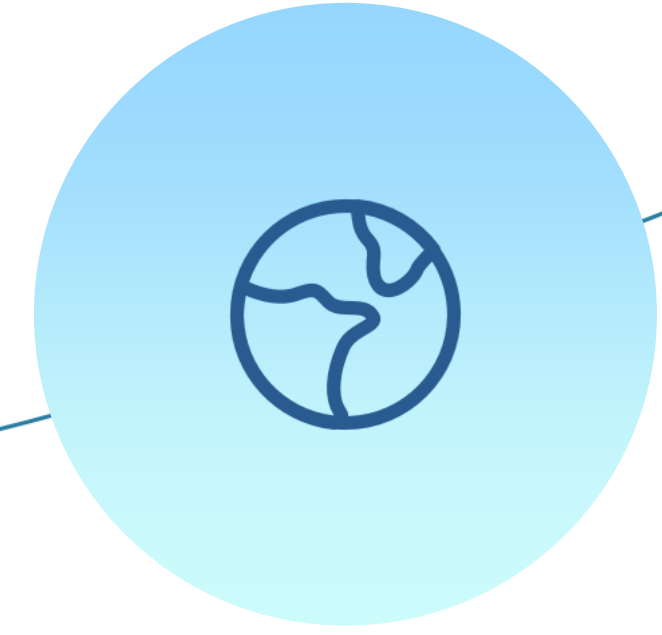
Proven **16-year**
Operating History and
Track Record



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



Shaofeng GU

Chairman,
Chief Innovation Officer
Co-founder of FinVolution



■ Education:

- Shanghai Jiao Tong University



Tiezheng LI

Vice Chairman,
Chief Executive Officer
Co-founder of FinVolution



■ Education:

- Shanghai Jiao Tong University

- China Europe International
Business School



Yuxiang WANG

Chief Operating Officer,
Chief Technology Officer



■ Education:

- Fudan University

- China Europe International
Business School



Jiayuan XU

Chief Financial Officer



■ Education:

- Shanghai Jiao Tong University

- China Europe International
Business School



Pingping CHEN

President,
Chief Compliance Officer



■ Education:

- Fudan University

- China Europe International
Business School



Ming GU

Head of Indonesia
Operations



■ Education:

- Grinnell College

- California Institute of
Technology

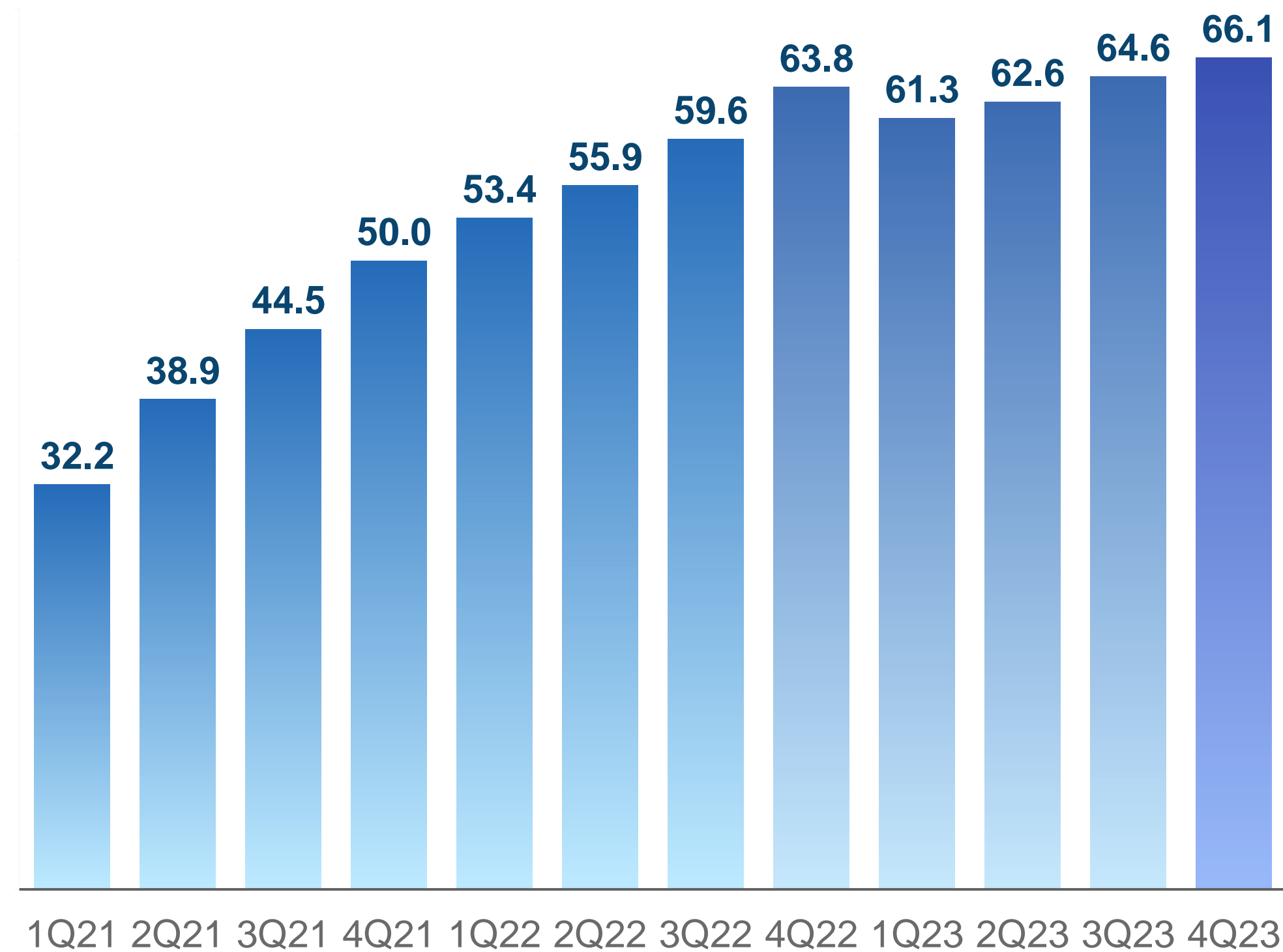
Operational & Financial metrics



Solid Execution through Economic Cycles——Loan Balance by Region

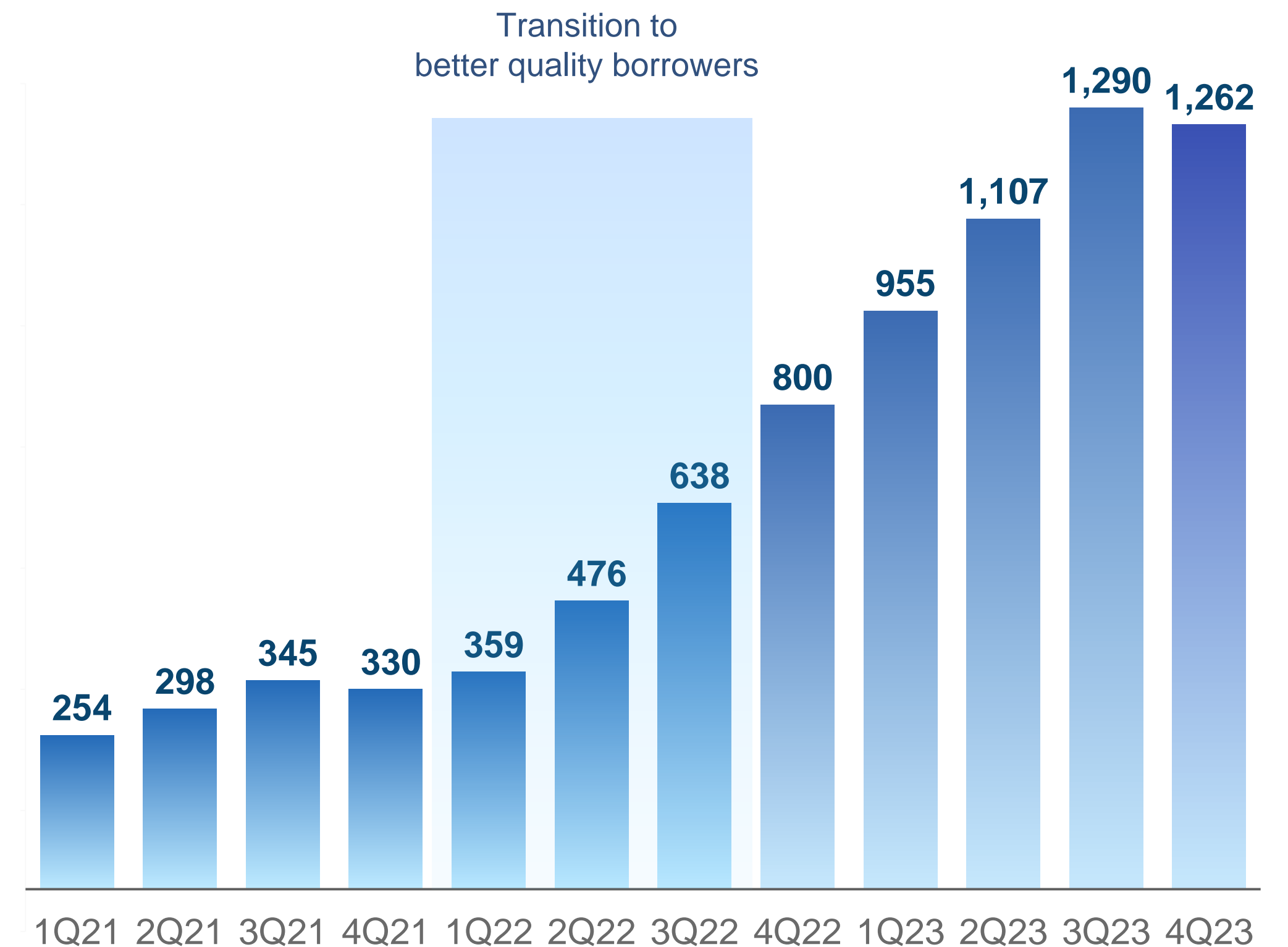
Outstanding Loan Balance of China Business⁽¹⁾

RMB billion



Outstanding Loan Balance of International Business⁽²⁾

RMB million



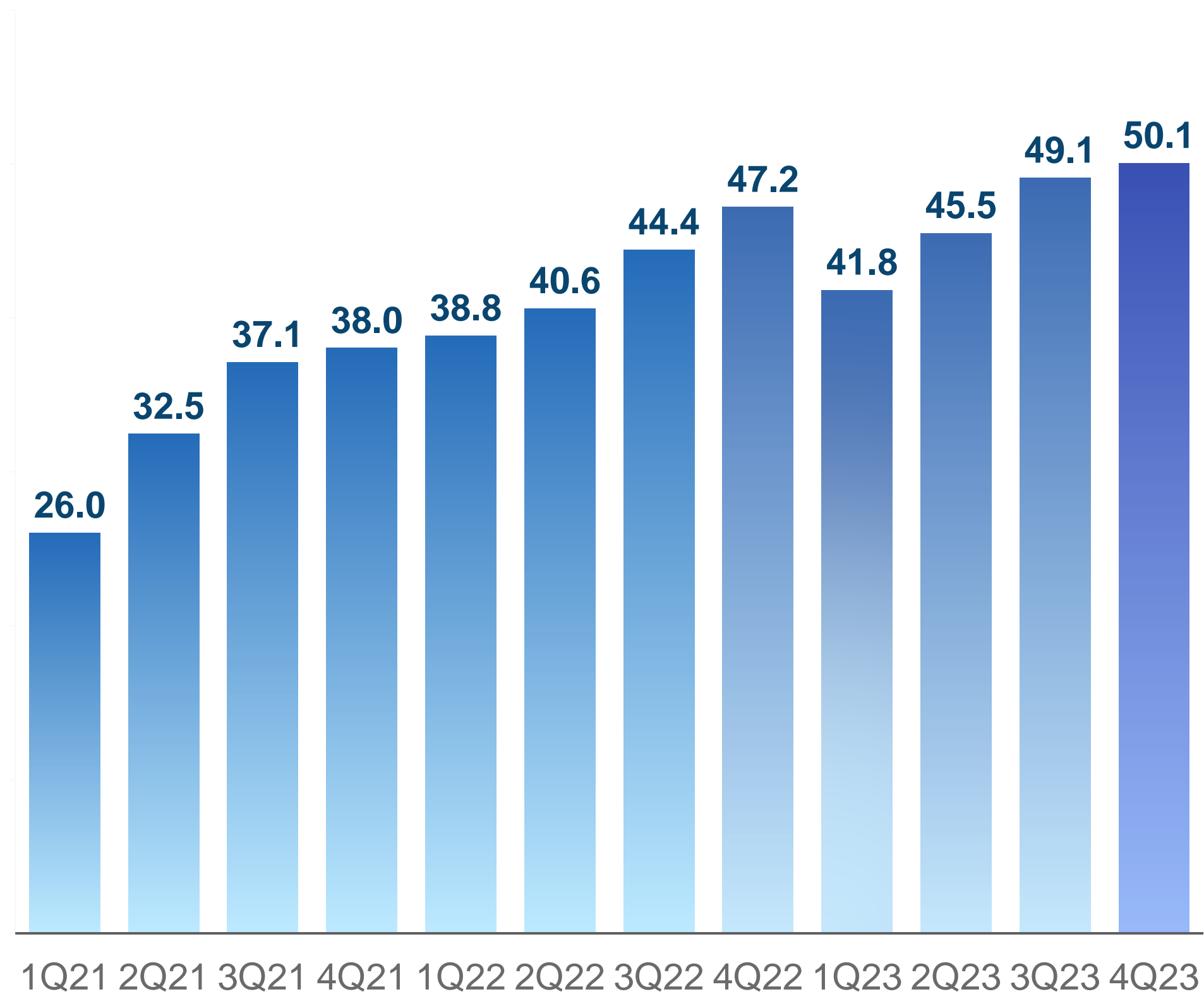
(1) Outstanding loan balance of China business refers to the balance of outstanding loans delinquent within 180 days as of the end of each period in China market.

(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⁾

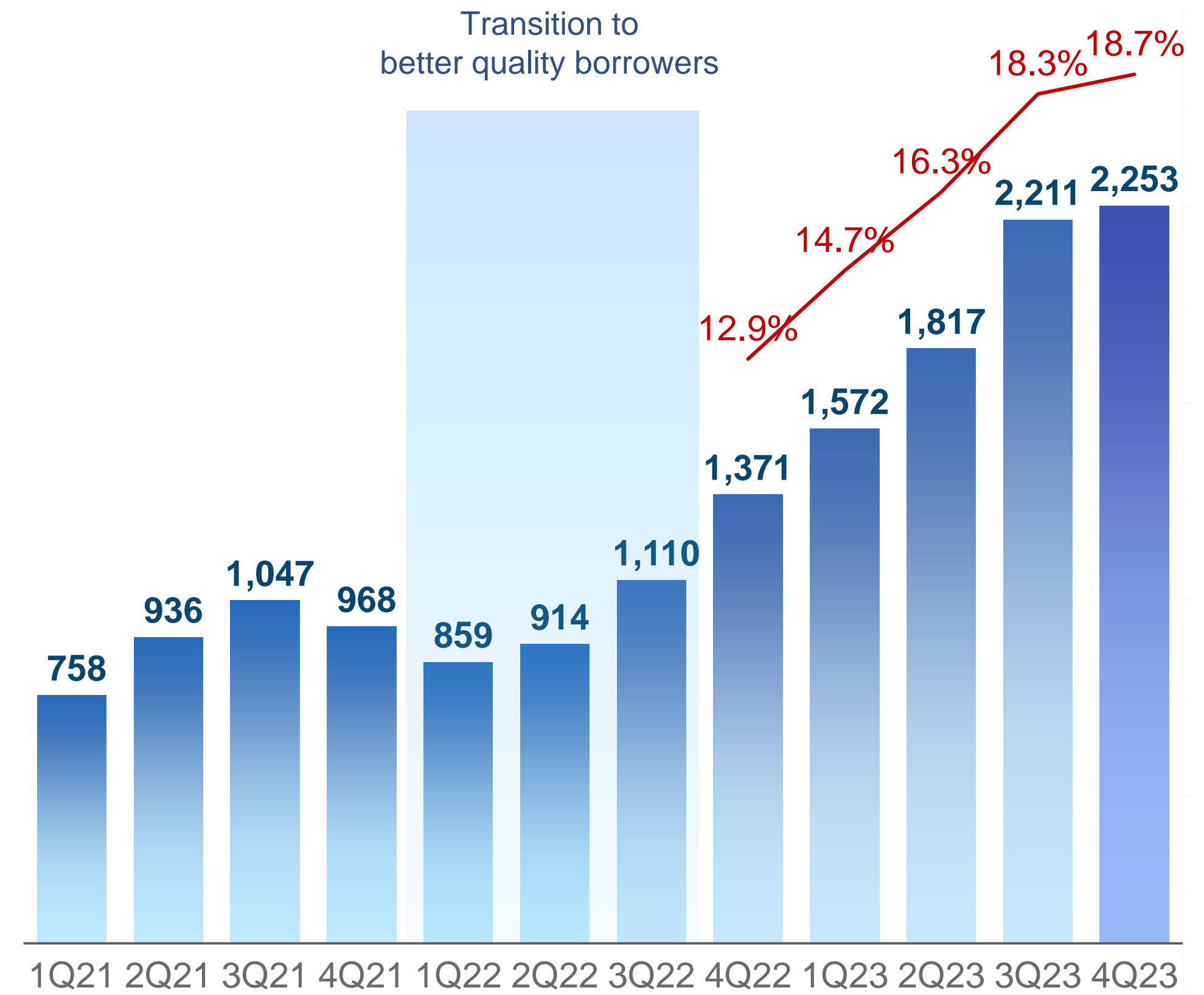
RMB billion



Transaction Volume in International Markets ⁽¹⁾

RMB million

— Revenue from International Markets as % of Total Revenue

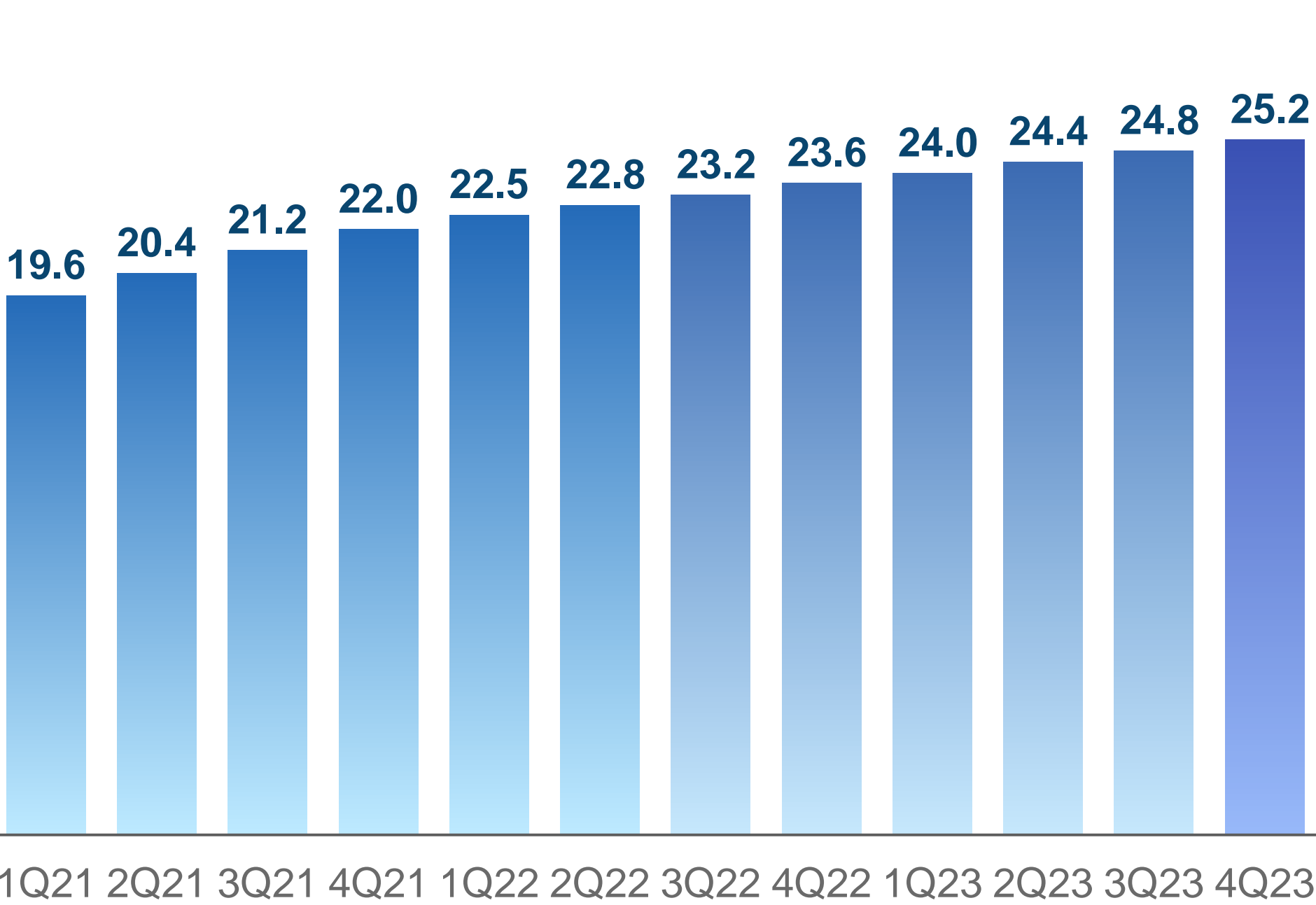


(1) Transaction Volume refers to the loan amount facilitated during each period.

High Quality Operational Results with Loyal User Base in China Market

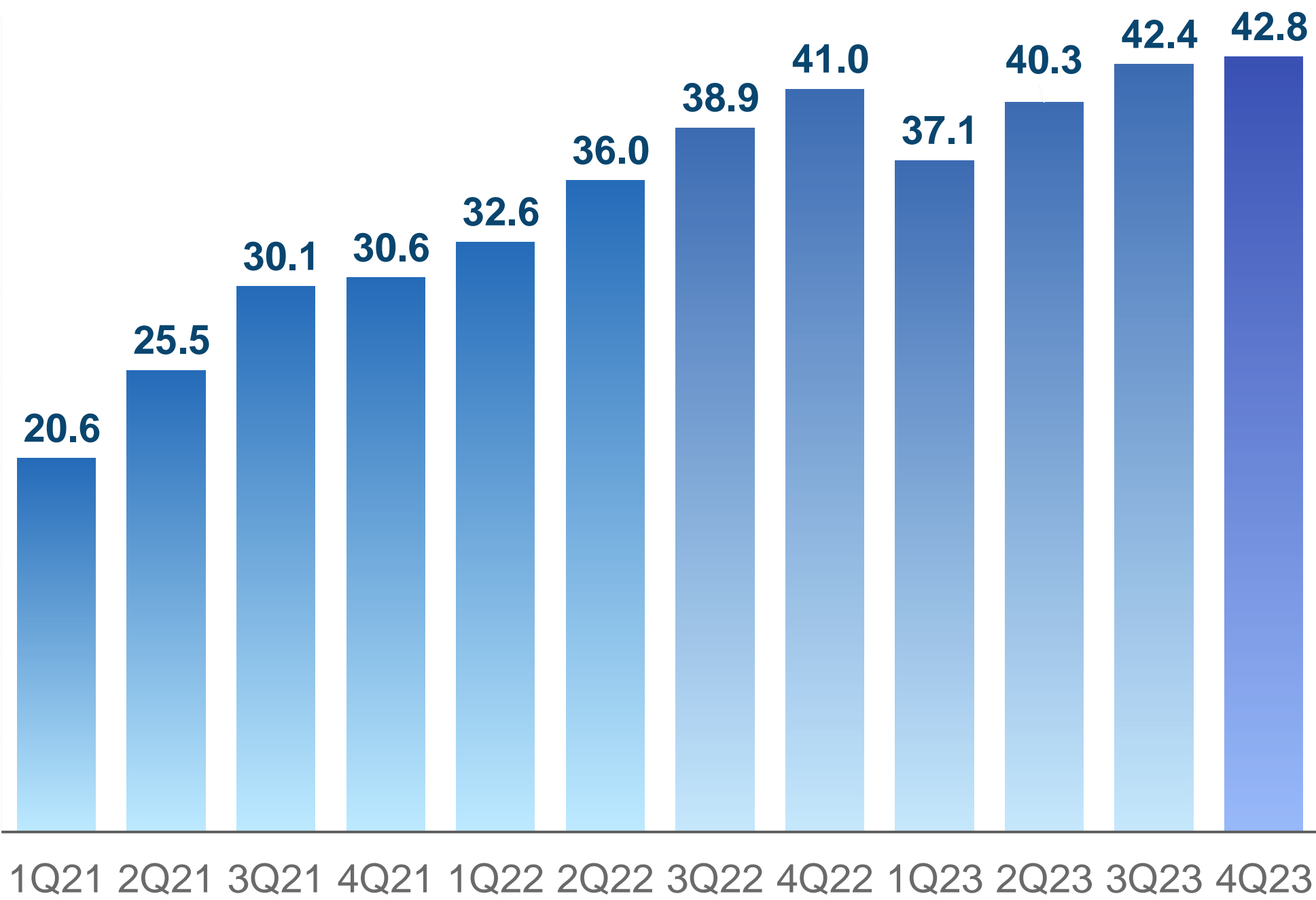
Cumulative Borrowers in China Market ⁽¹⁾

Million



Transaction Volume from Repeat Borrowers ⁽²⁾

RMB billion

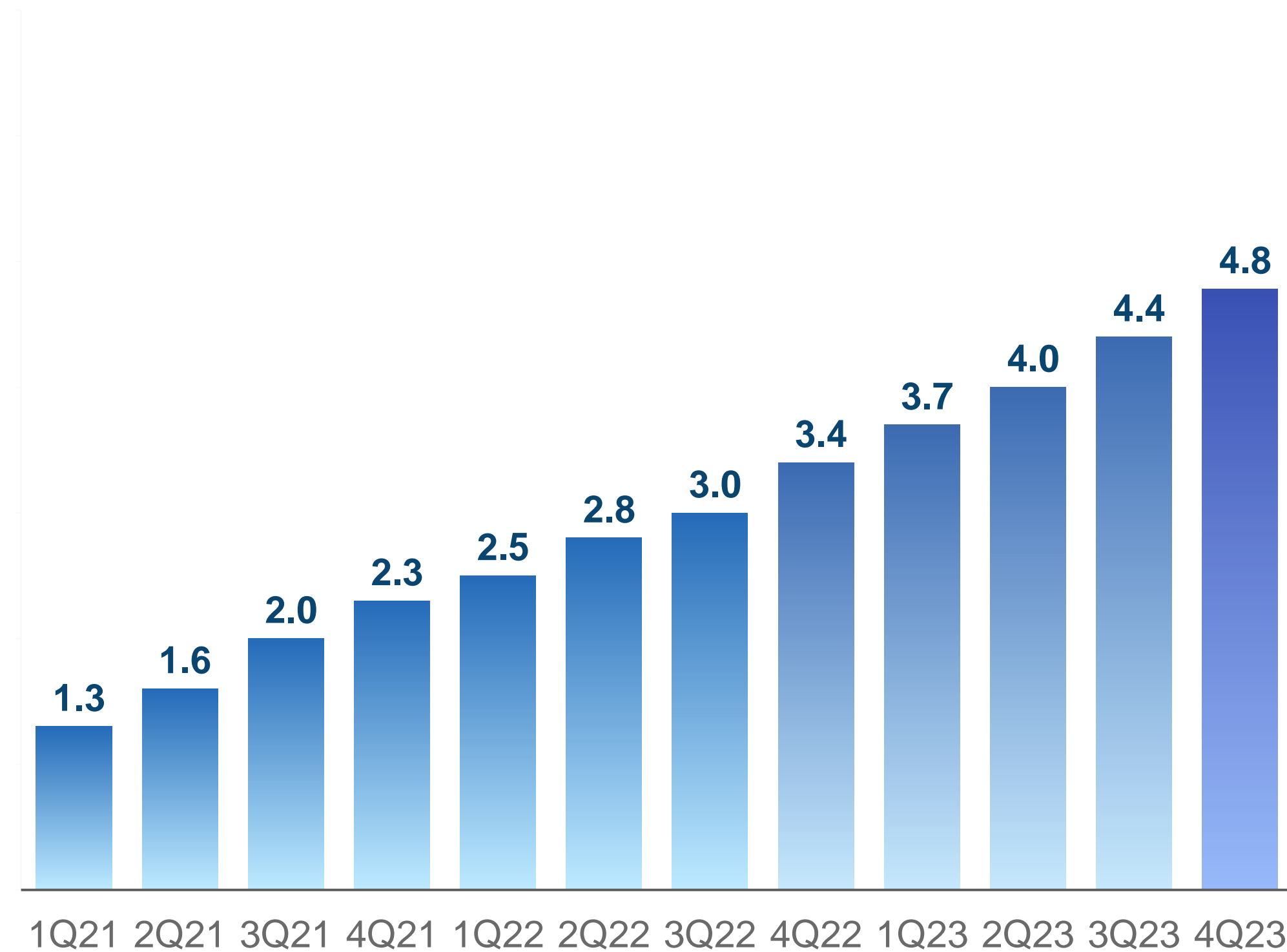


(1) Represents the total number of borrowers whose transactions were facilitated on the Company’s platforms in China market at least once by the end of each period.
 (2) Repeat borrowers are those who have successfully borrowed on our platforms in China market at least once before each period.

Expansion with Growing Presence in International Markets

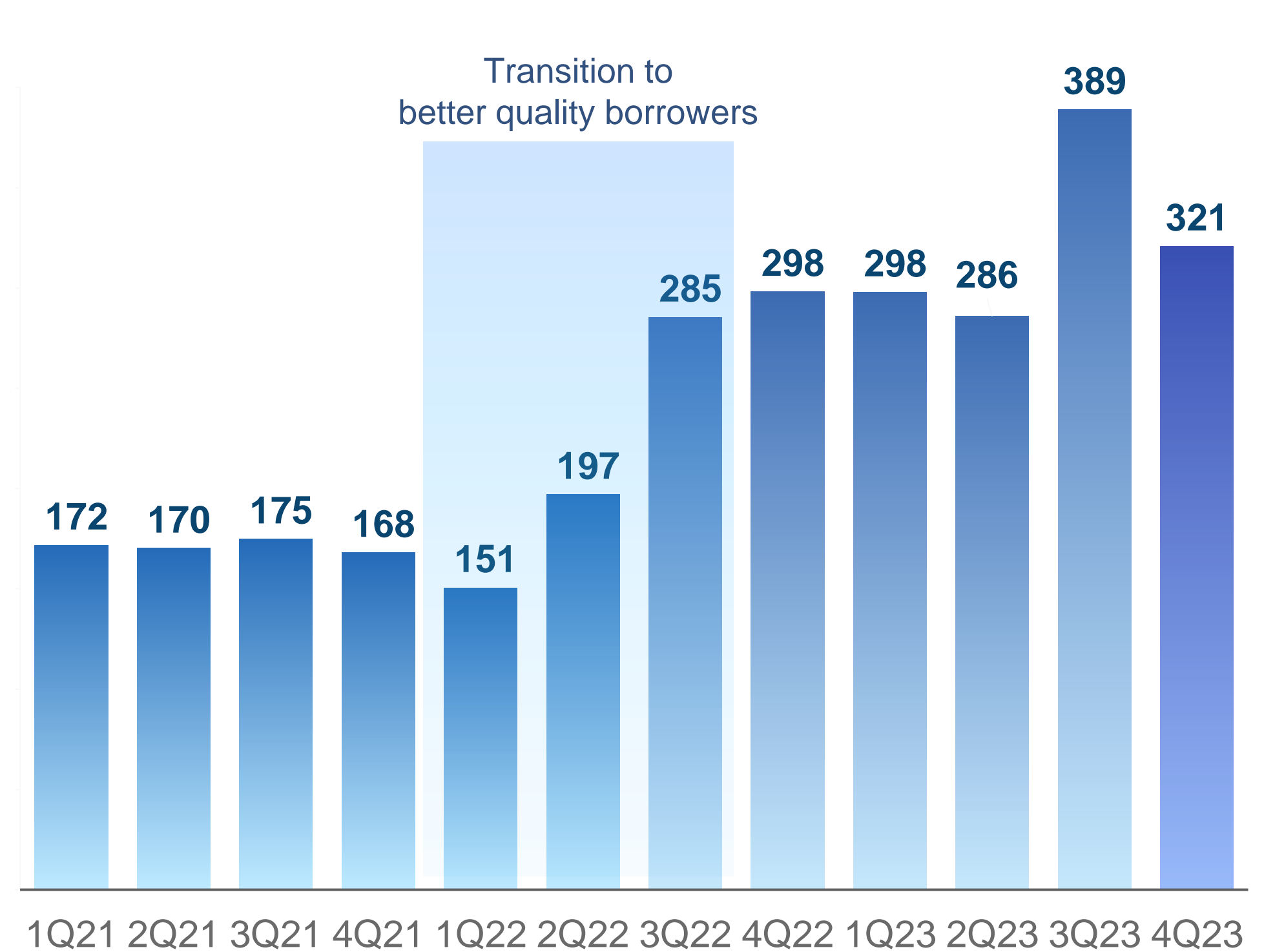
Cumulative Borrowers in International Markets ⁽¹⁾

Million



Transaction Volume from New Borrowers ⁽²⁾

RMB million



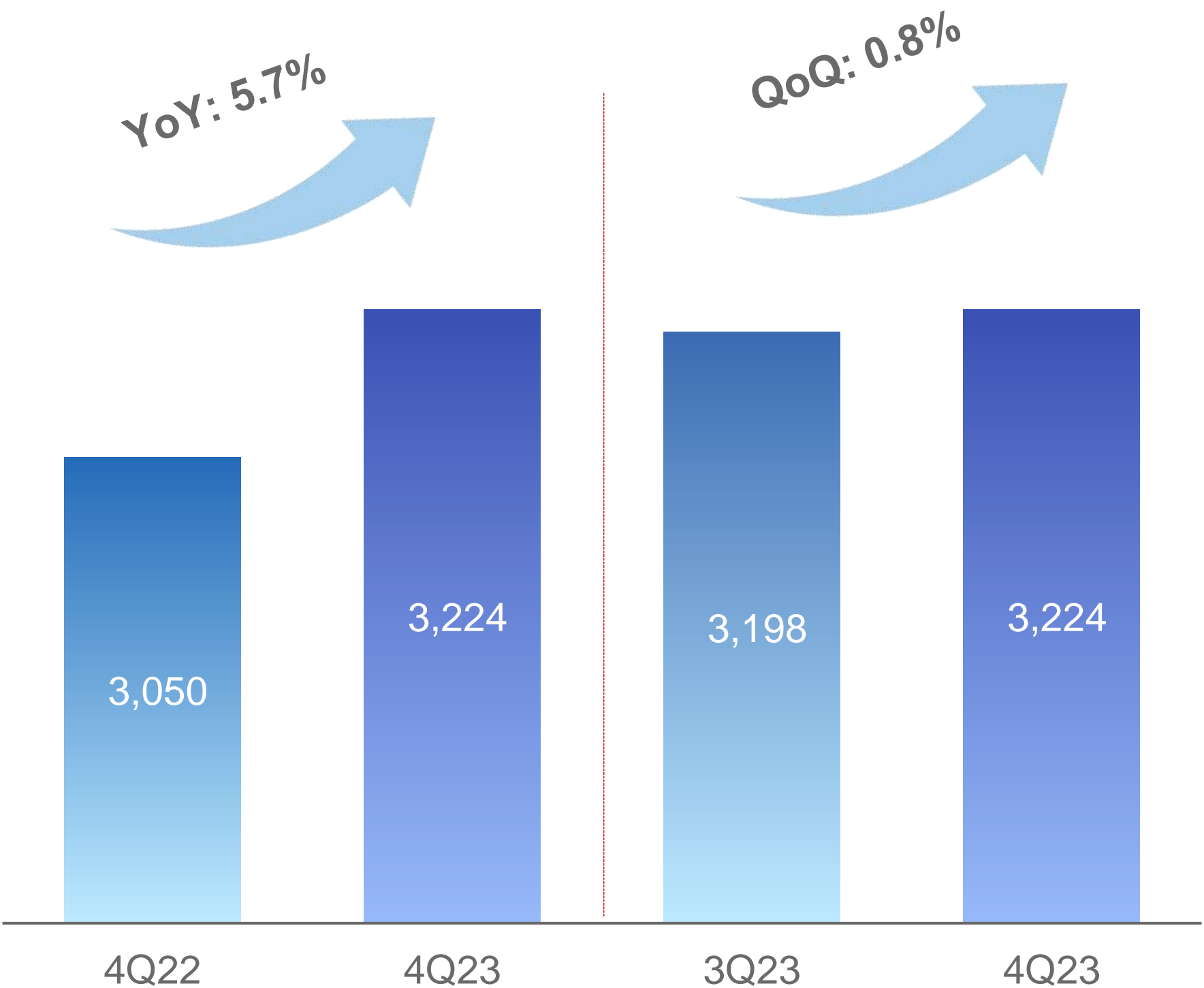
(1) Represents the total number of borrowers whose transactions were facilitated on the Company's platforms in international markets at least once by the end of each period.

(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 through Challenging Environment

Operating Revenue

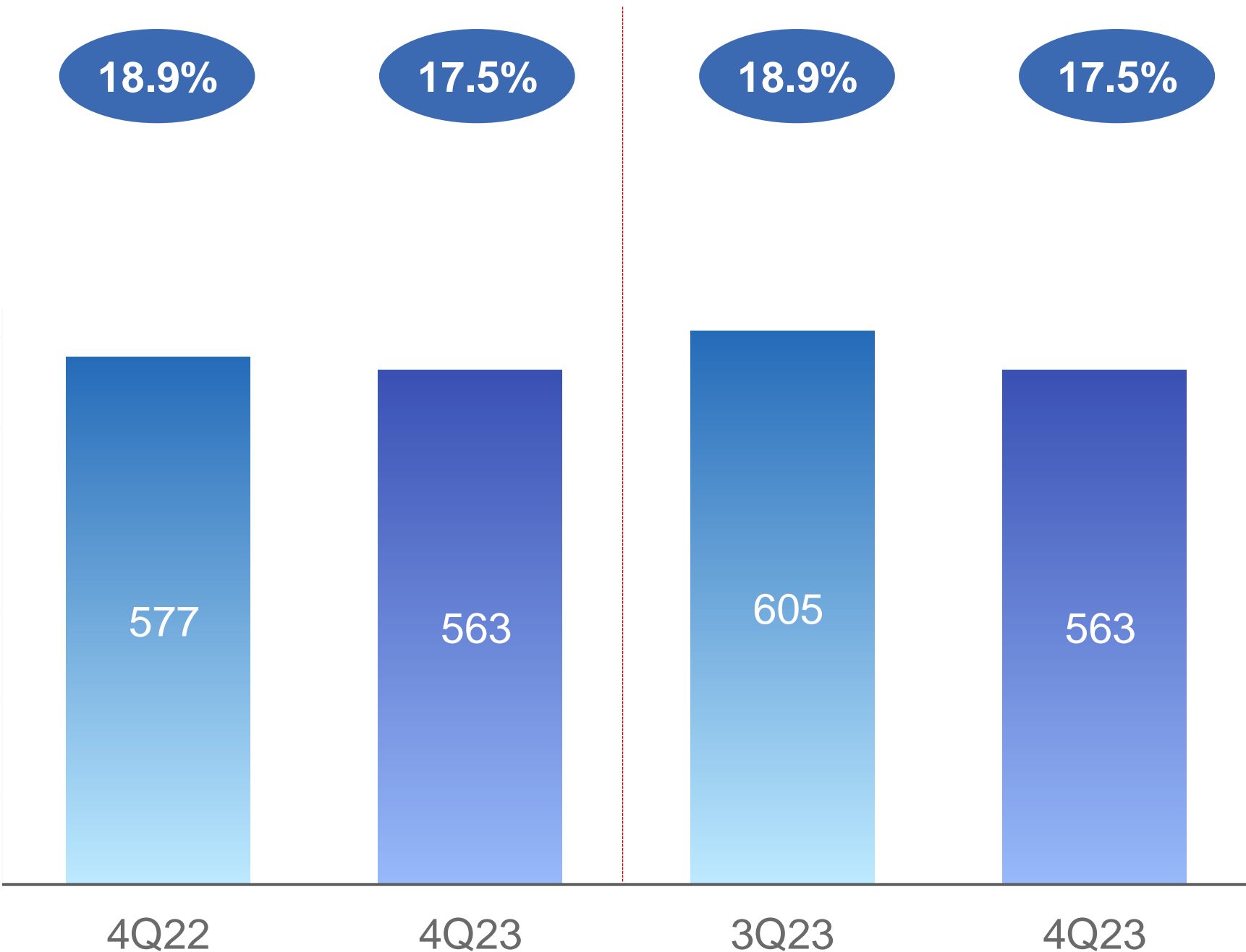
RMB million



Non-GAAP Net Profit⁽¹⁾

RMB million

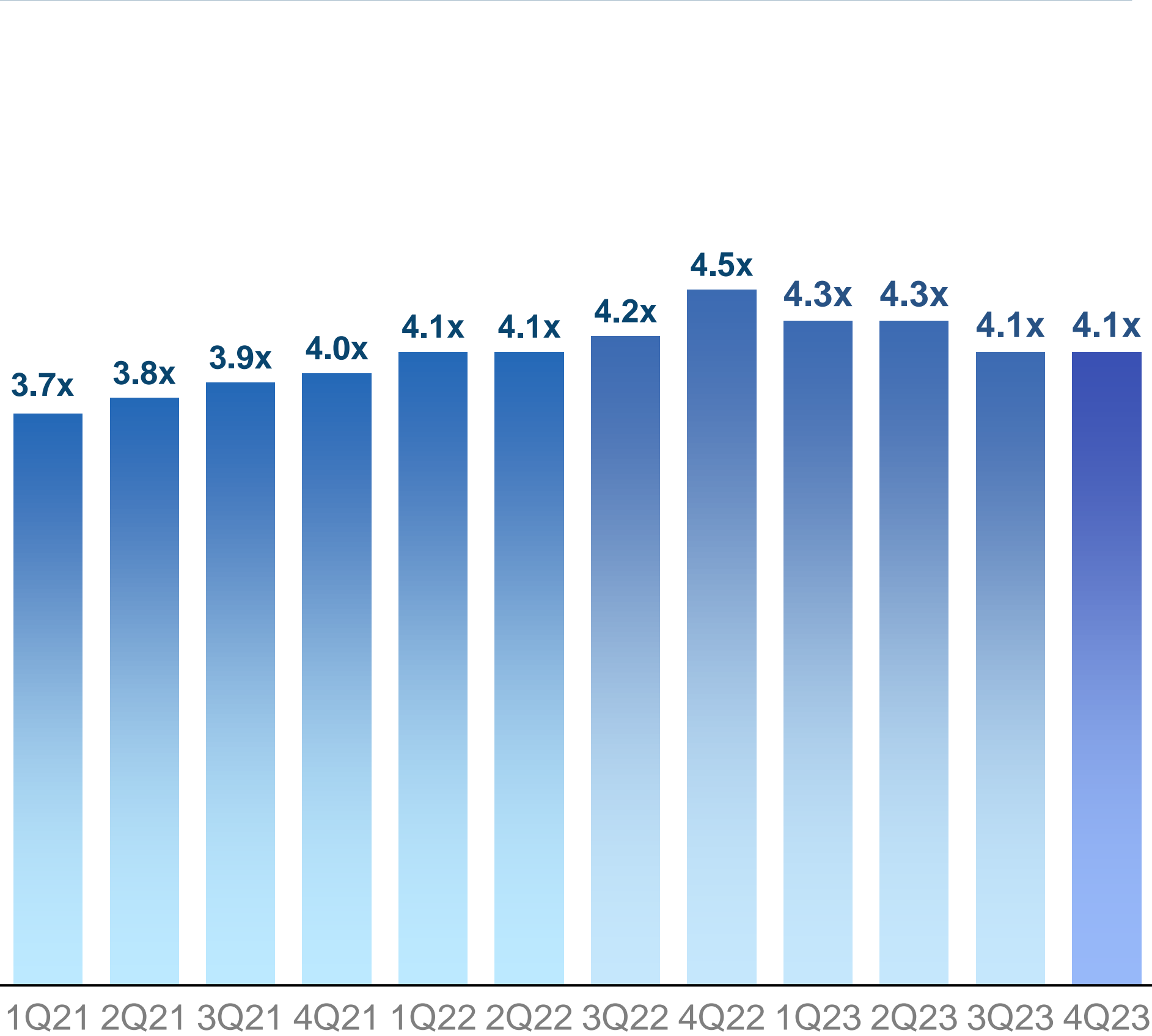
% Net Margin



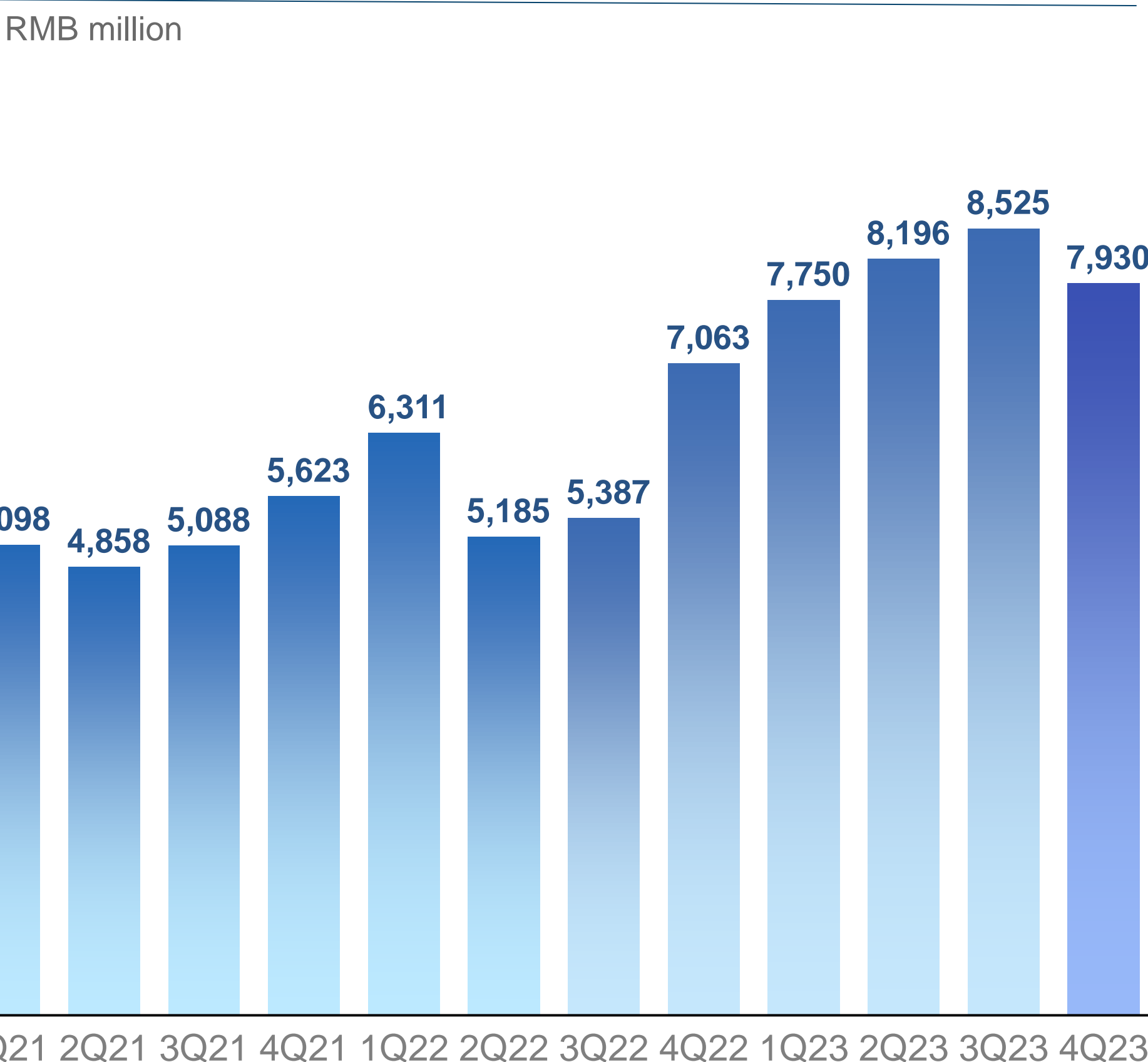
(1) Non-GAAP net profit for 4Q 2022, which mainly excludes share-based compensation expenses of RMB21.0 million.
 Non-GAAP net profit for 3Q 2023, which mainly excludes share-based compensation expenses of RMB30.4 million.
 Non-GAAP net profit for 4Q 2023, which mainly excludes share-based compensation expenses of RMB34.2 million.

Strong Balance Sheet and Capital Reserve

Leverage Ratio⁽¹⁾



Short-term Liquidity⁽²⁾

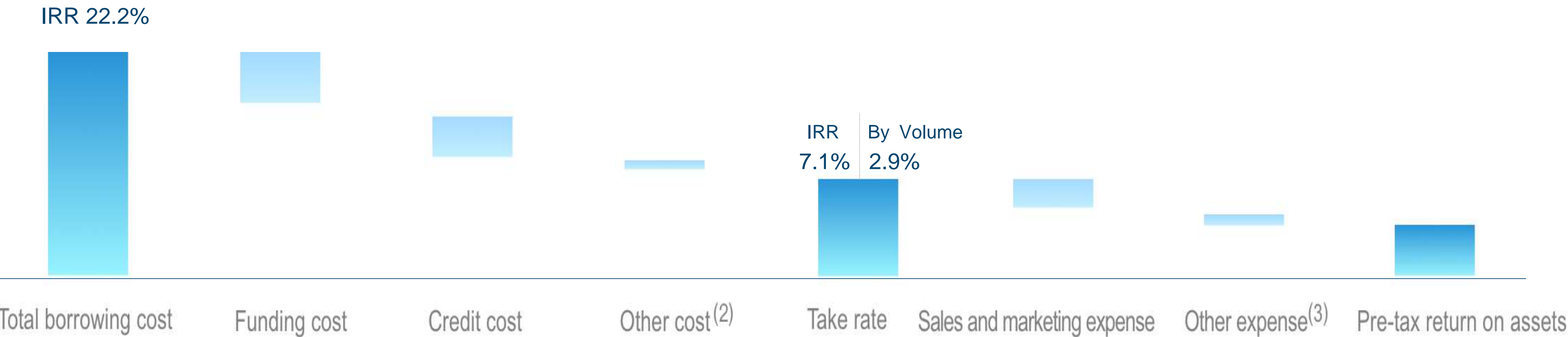


(1) Leverage ratio = Risk-bearing outstanding loan balance / net assets.
 (2) Short-term liquidity= Cash and cash equivalents + short-term investments.

Unit Economics for China Market

4Q 2023⁽¹⁾

RMB, per RMB100 loan facilitated



(1) Calculated based on loans originated on our marketplace in China market in the three months ended December 31, 2023. For illustrative purpose.
(2) Other cost: Prepayment and value-added tax etc.
(3) Other expense: General and administration expense, research and development expense, etc.

Capital Return Program with Consistent Return to Shareholders

<i>USD million</i>	FY2018	FY2019	FY2020	FY2021	FY2022	FY2023 ⁽¹⁾	Cumulative Amount Since IPO ⁽²⁾
Dividend per ADS (USD)	0.19	0.12	0.17	0.205	0.215	0.237	1.137
Shares repurchase amount	67.3	6.7	55.0	2.5	50.8	97.6	279.9
Total dividend amount	58.4	36.7	47.8	59.0	60.8	62.3	325.0
Total value returned to shareholders	125.7	43.4	102.8	61.5	111.6	159.9	604.9

(1) Figures as of December 31, 2023.

(2) Company completed initial public offering with total net proceeds of approximately USD 252 million in November 2017.

THANK YOU