



# FinVolution Group Investor Presentation

March 2023

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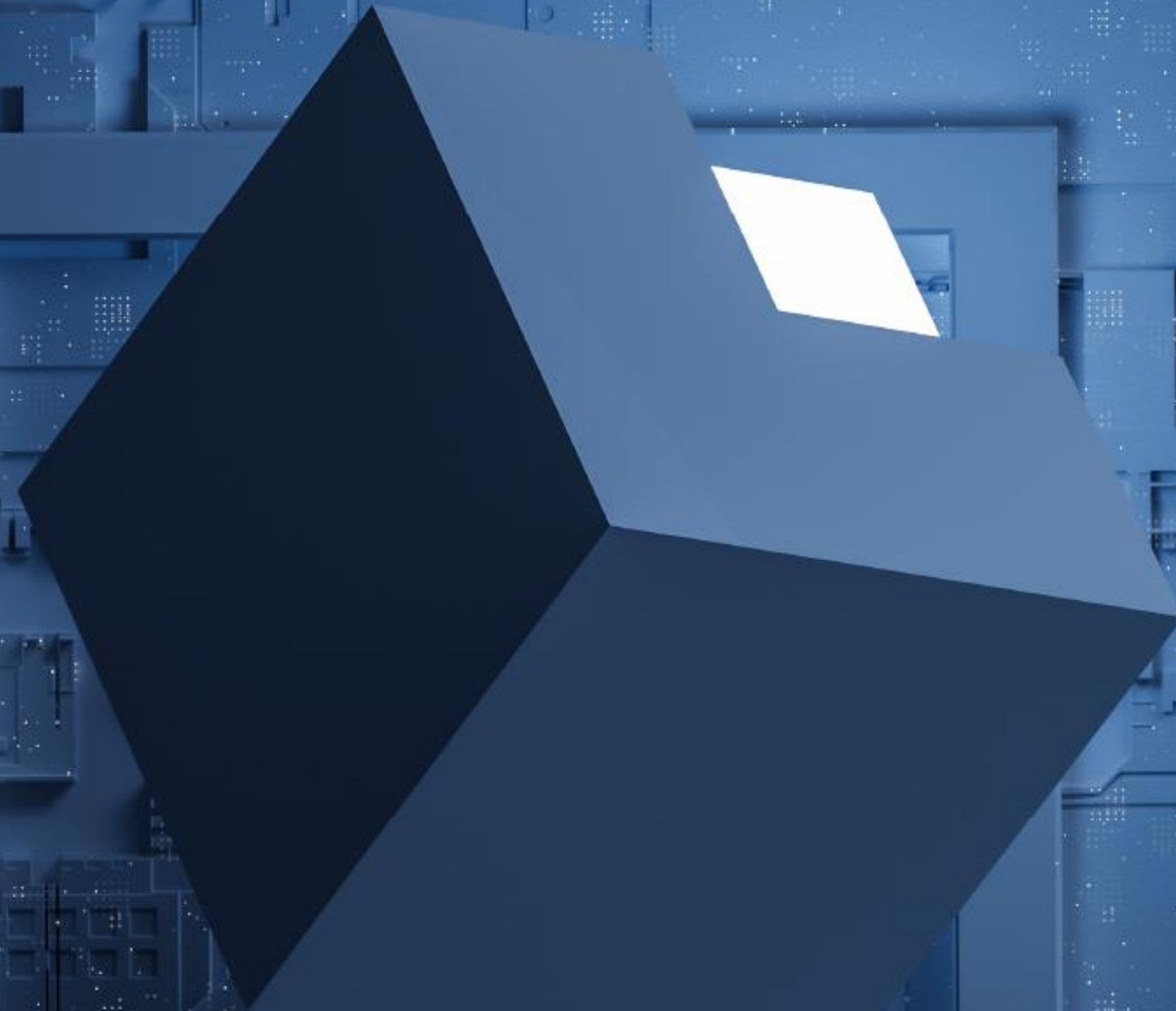
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# Corporate Overview



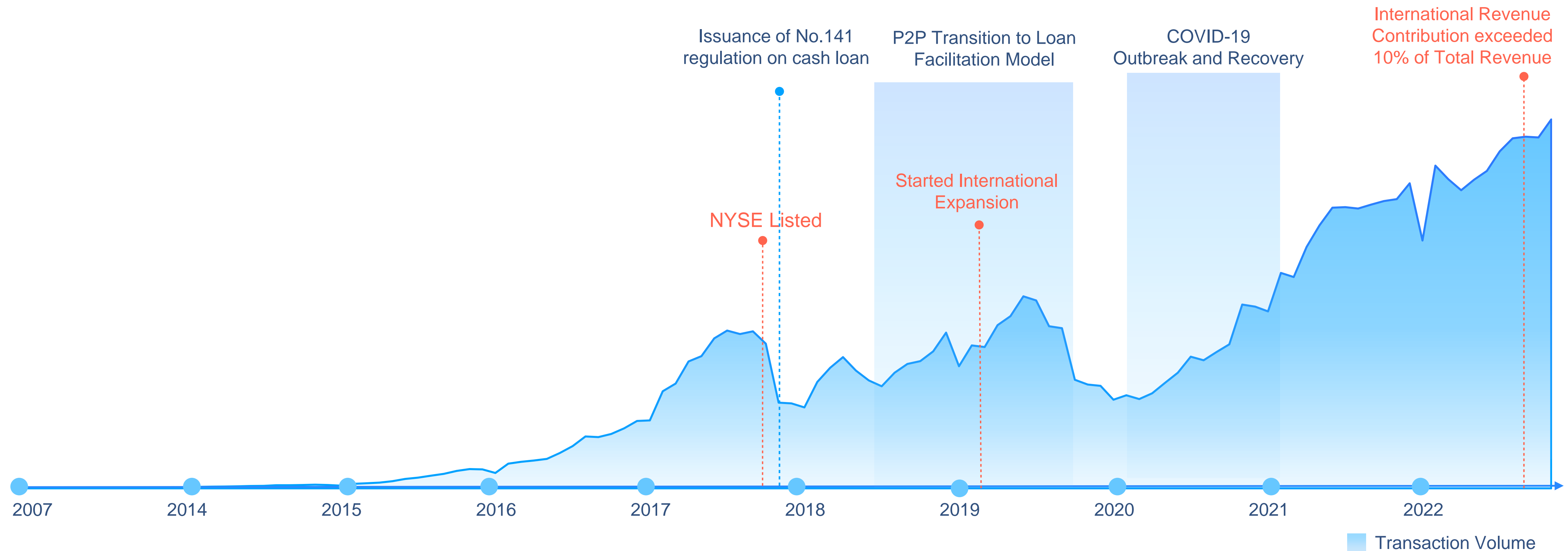
## Our Mission

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**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<sup>(1)</sup>

**8 mm**  
4Q22 Quarterly Transactions

**Over 400 Cities**  
5 Countries

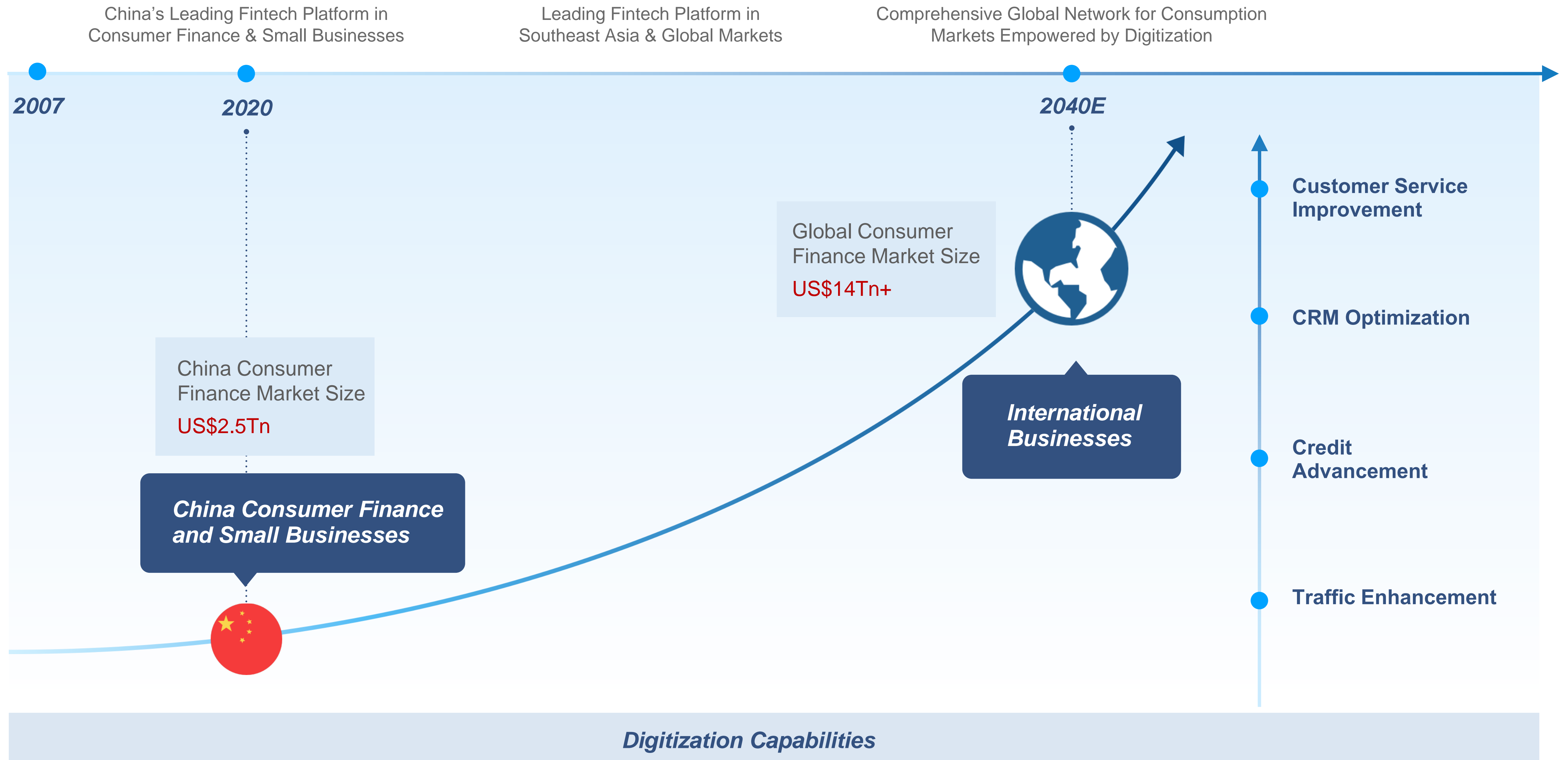
**27 mm**  
Cumulative Borrowers

**RMB 65 bn**  
Outstanding loan balance

**RMB 615 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



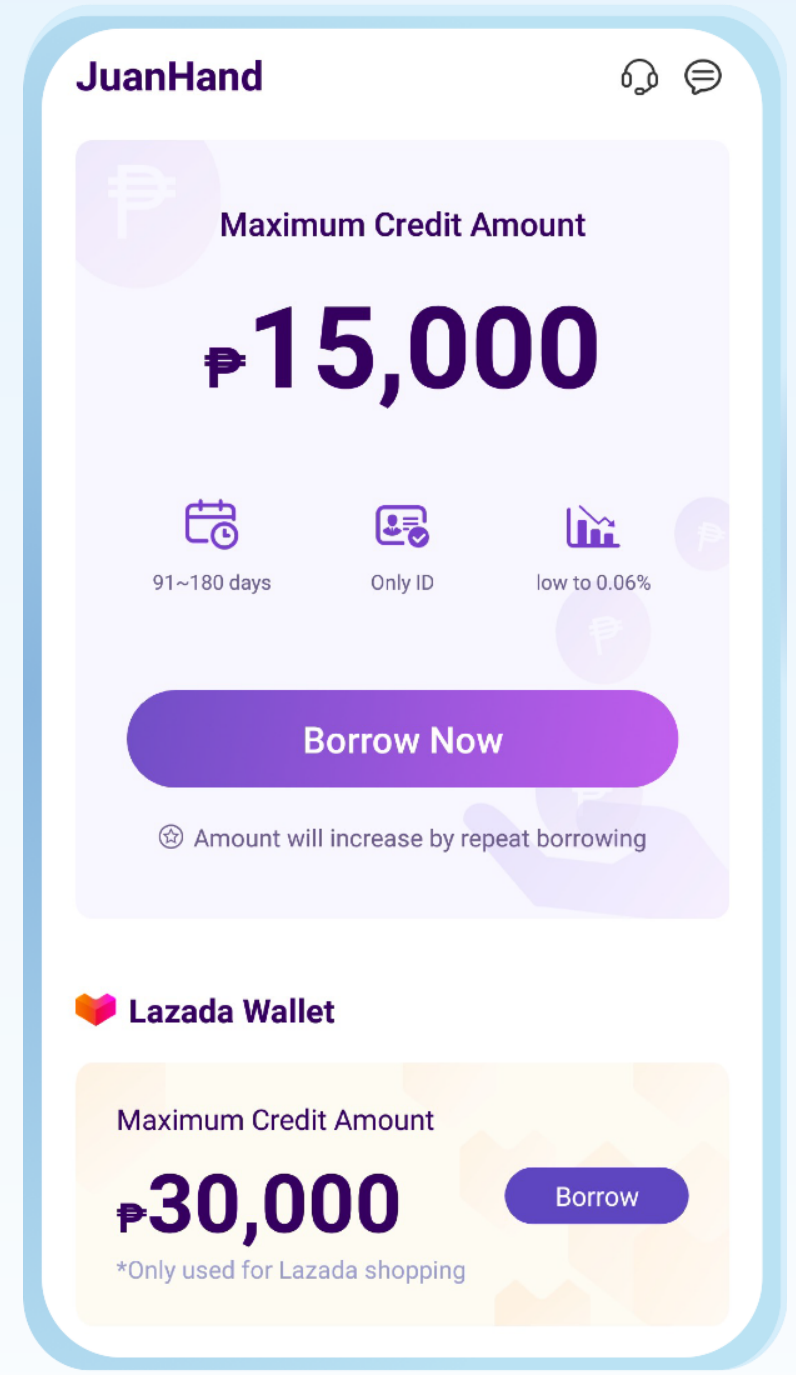
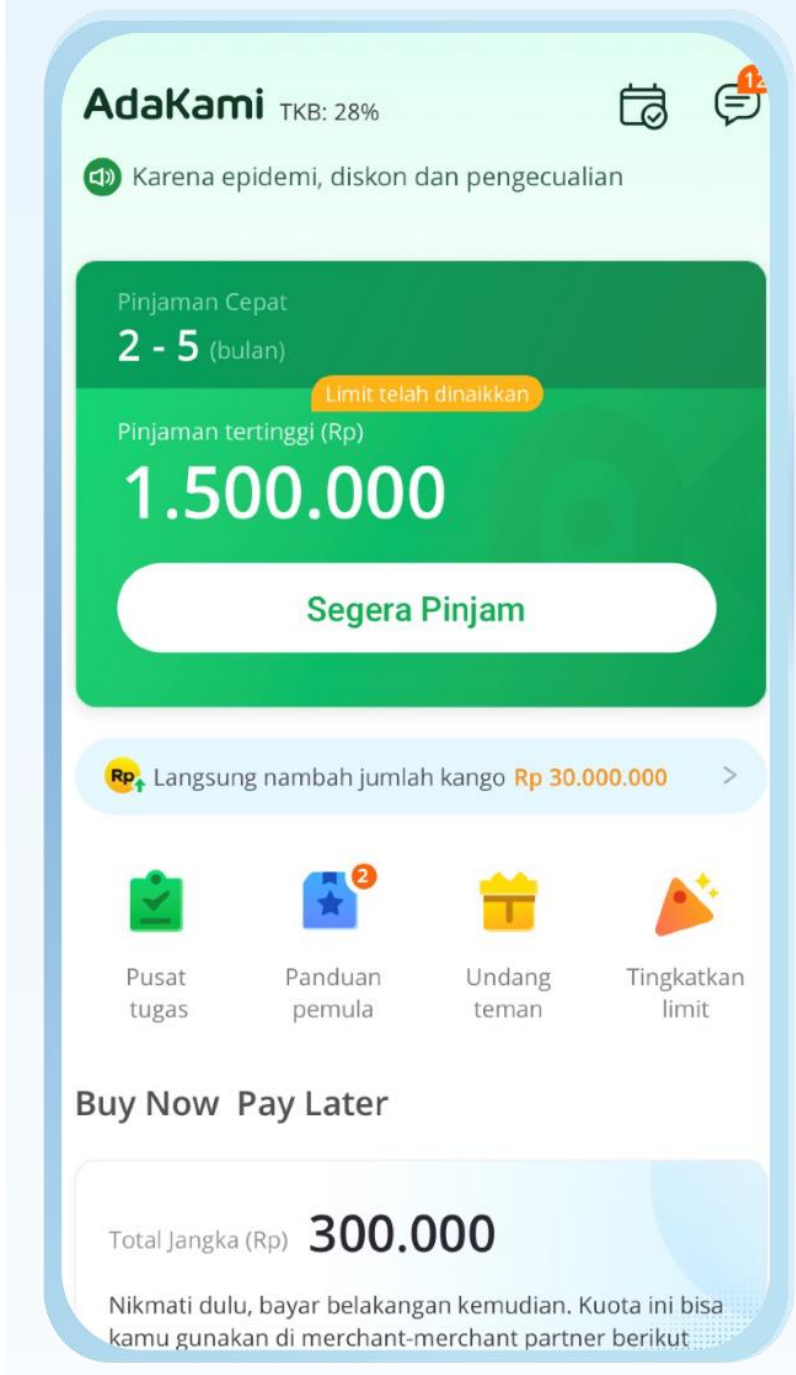
### PPAI Platform

### 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

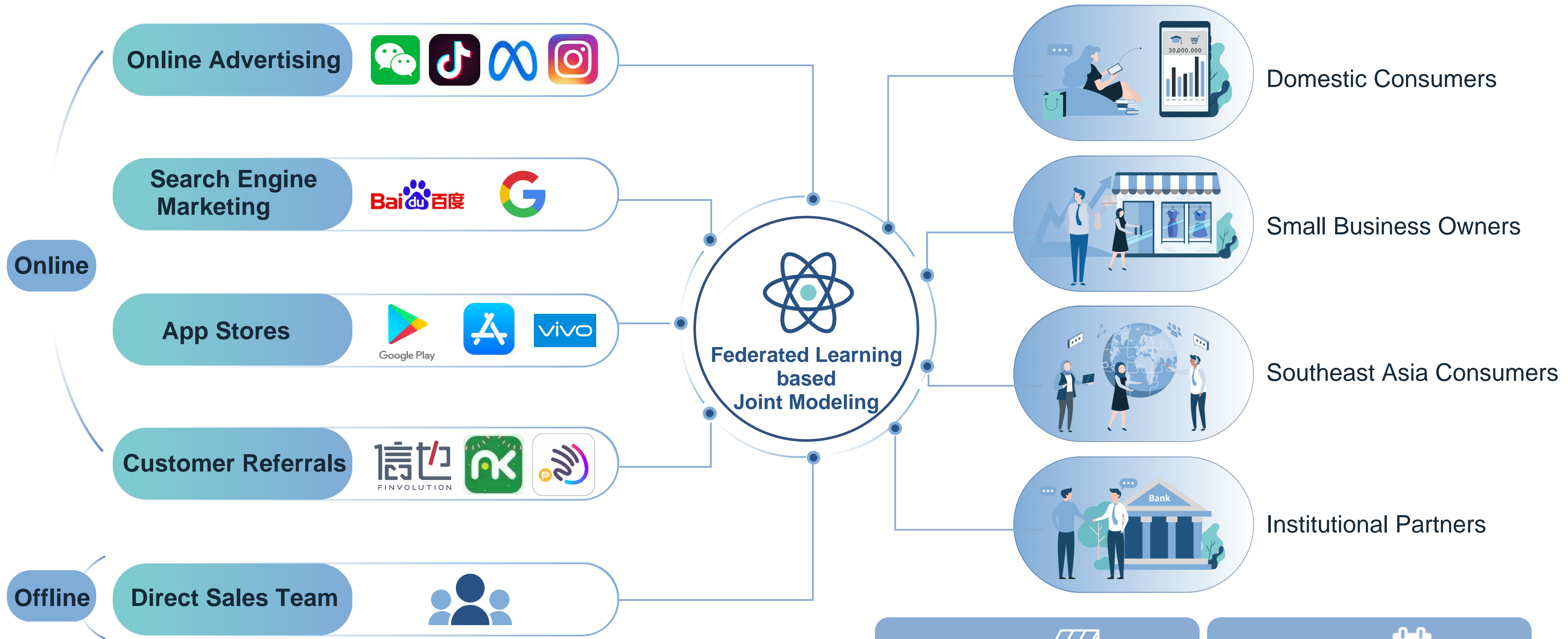
Installment

Operational funds + Credit

Payment + Credit

Consumption+Installment

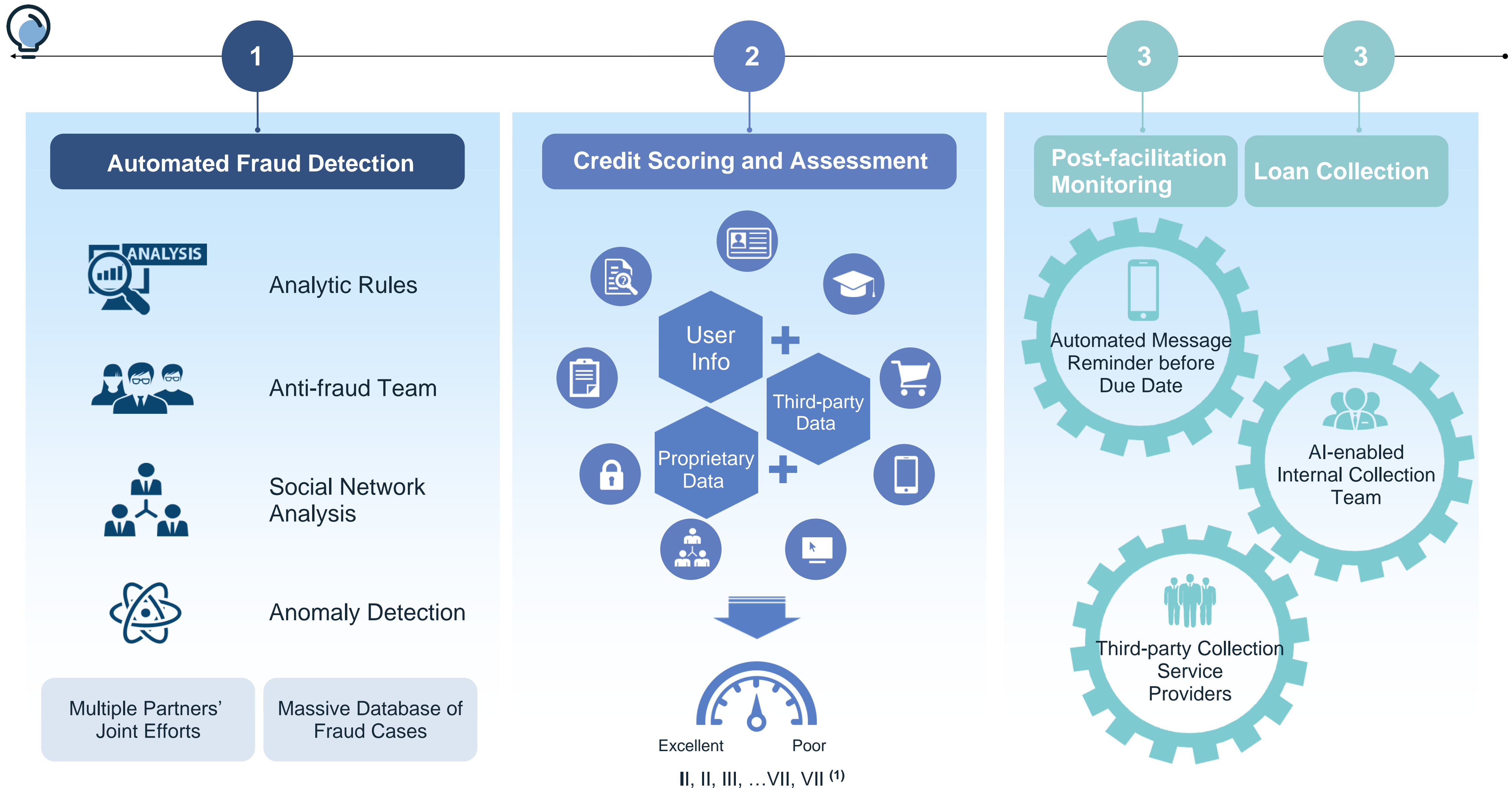
# Consumer Acquisition through Diversified Global Channels



(1) Calculated based on transaction volume on our marketplace in China's mainland in the three months ended Dec 31, 2022.



# Sophisticated Risk Management Technologies and Capabilities

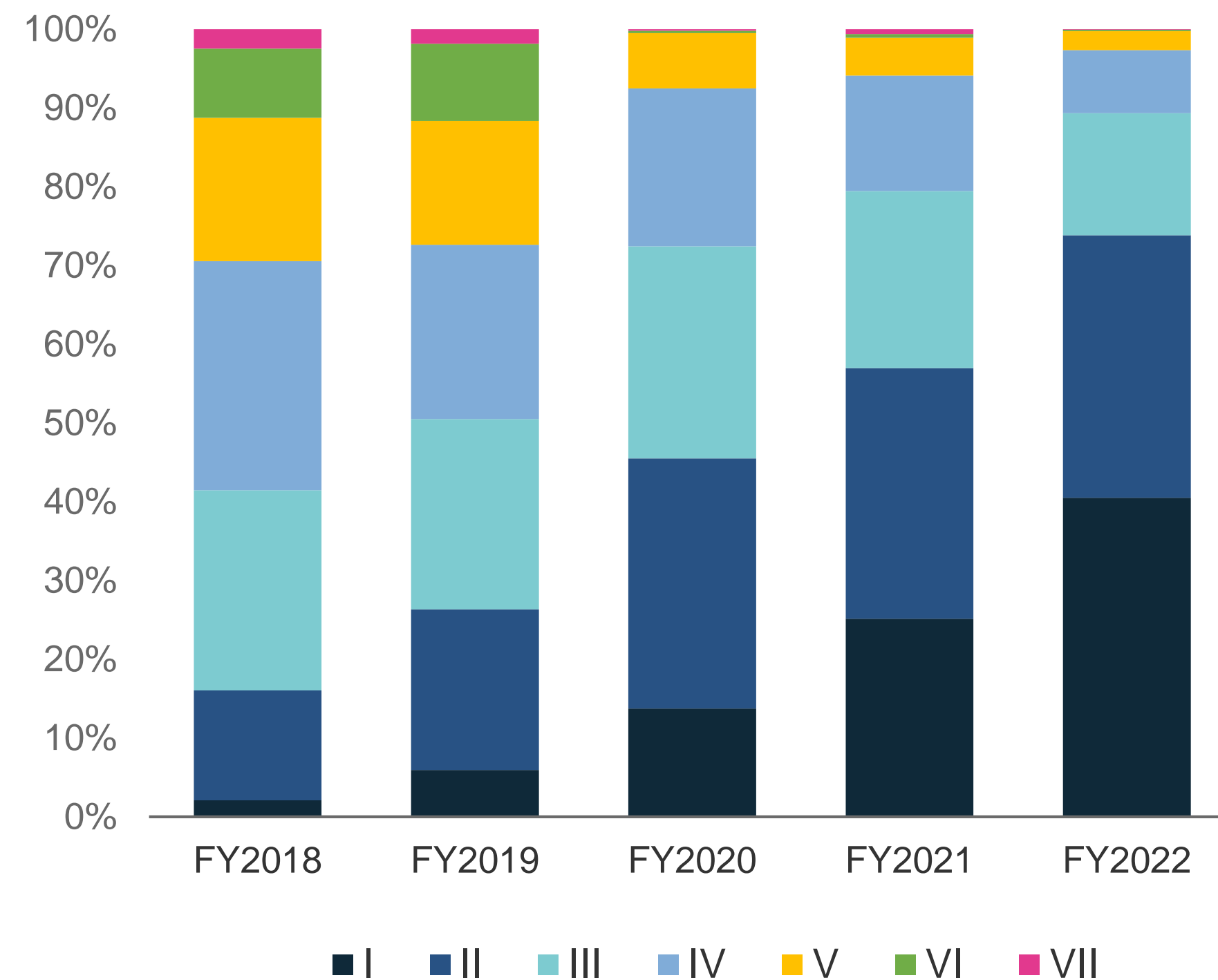


(1) Loan applicants with credit rating of VIII will be rejected.

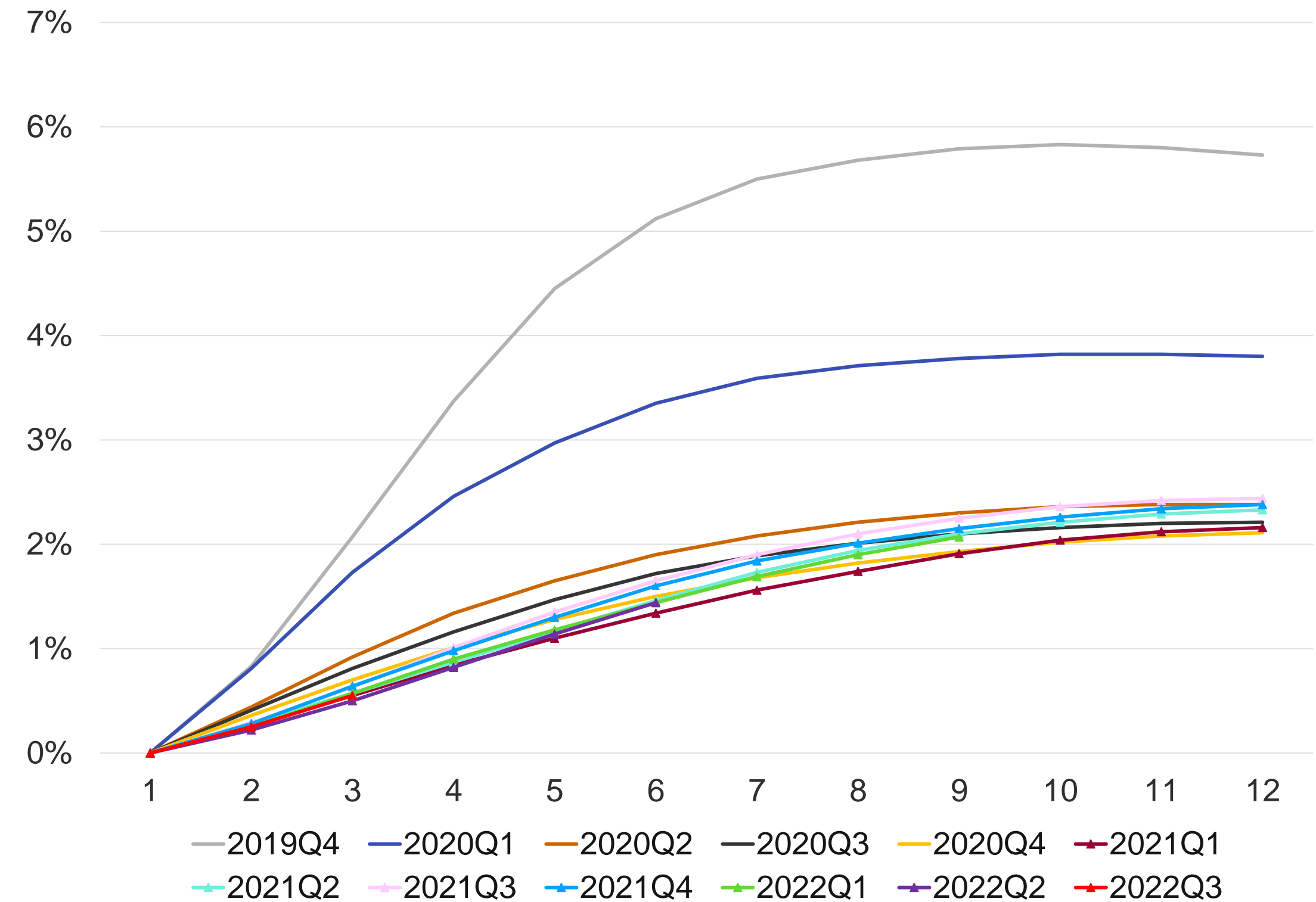
# Validated Improvement in Credit Performance

## Proportion of Transaction Volume by Credit Rating<sup>(1)</sup>

Shift towards Better Quality Borrowers



## M1+ Delinquency Rates by Vintage<sup>(2)</sup>



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, 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

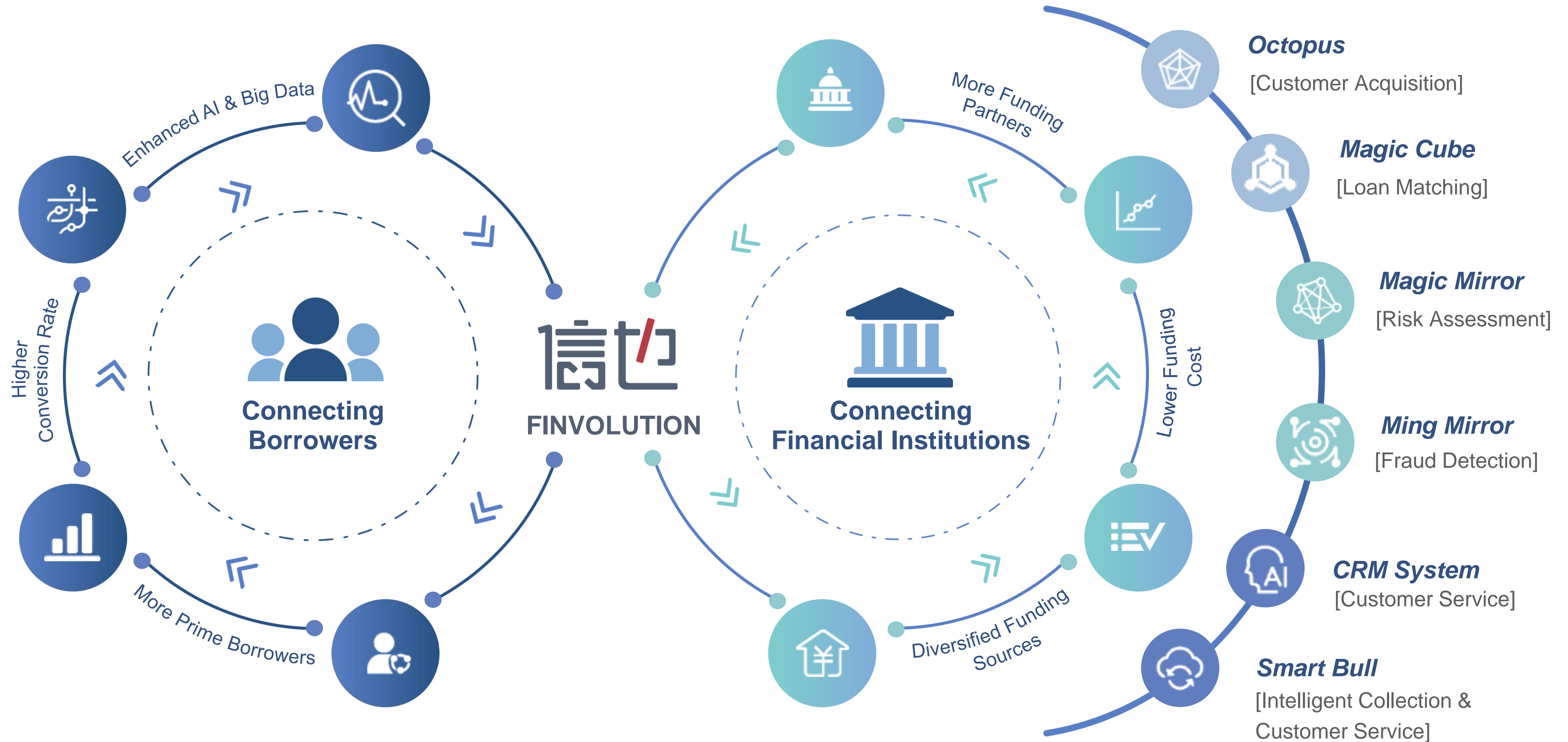
AI Center

Global Business Center

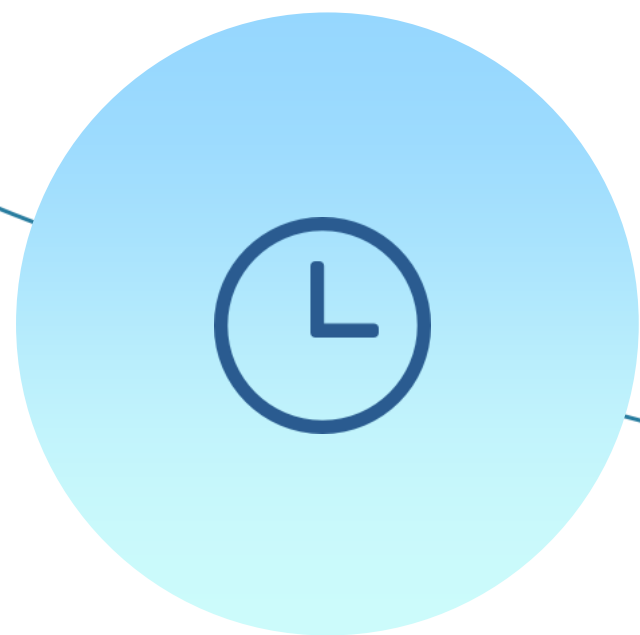
**Comprehensive IT infrastructure**

*Platform Underpins innovation, Technological Capabilities Empower Business Rapid Growth*

# Customer Experience Improvement Empowered by Technologies



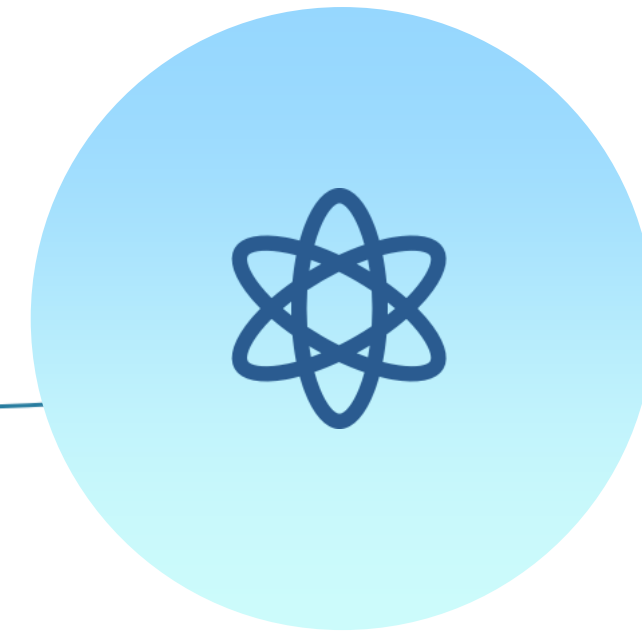
# Proven Operating History with Competitive Advantage of Proprietary Technologies



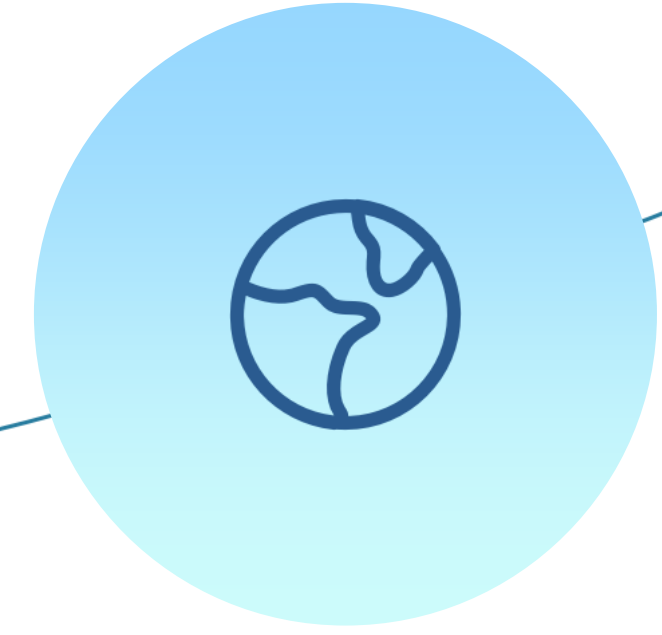
Proven **15-year** Operating History and Track Record



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




**Shaofeng GU**  
Chairman,  
Chief Innovation Officer  
Co-founder of FinVolution



■ Education:  
- Shanghai Jiao Tong University



**Honghui HU**  
Advisor to the Company  
Co-founder of FinVolution



■ Education:  
- Shanghai Jiao Tong University  
- Fudan University



**Jun ZHANG**  
Advisor to the Company  
Co-founder of FinVolution




■ Education:  
- Shanghai Jiao Tong University




**Tiezheng LI**  
Vice Chairman, President,  
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

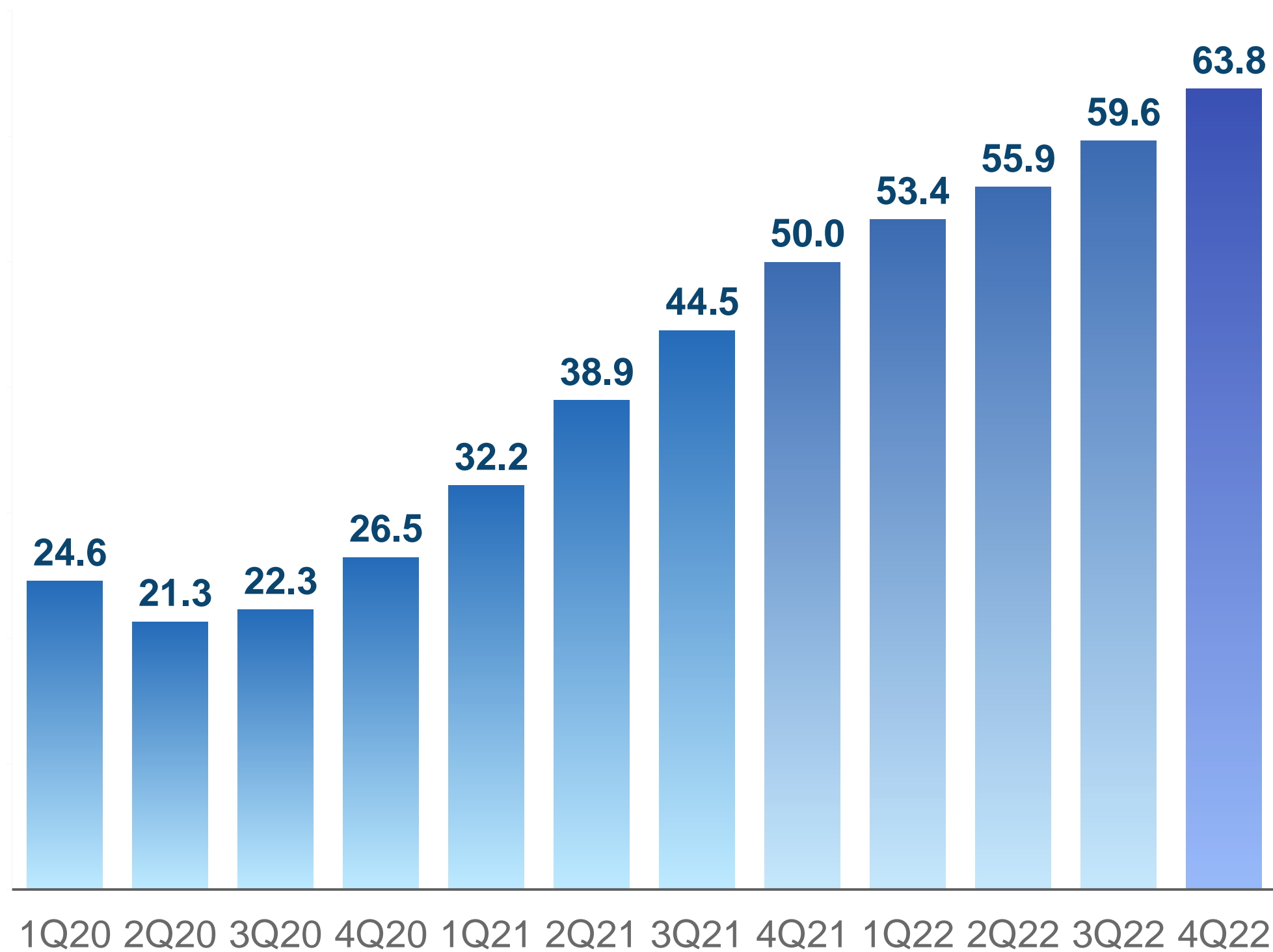
# Operational & Financial metrics



# Solid Execution through Economic Cycles—Loan Balance by Region

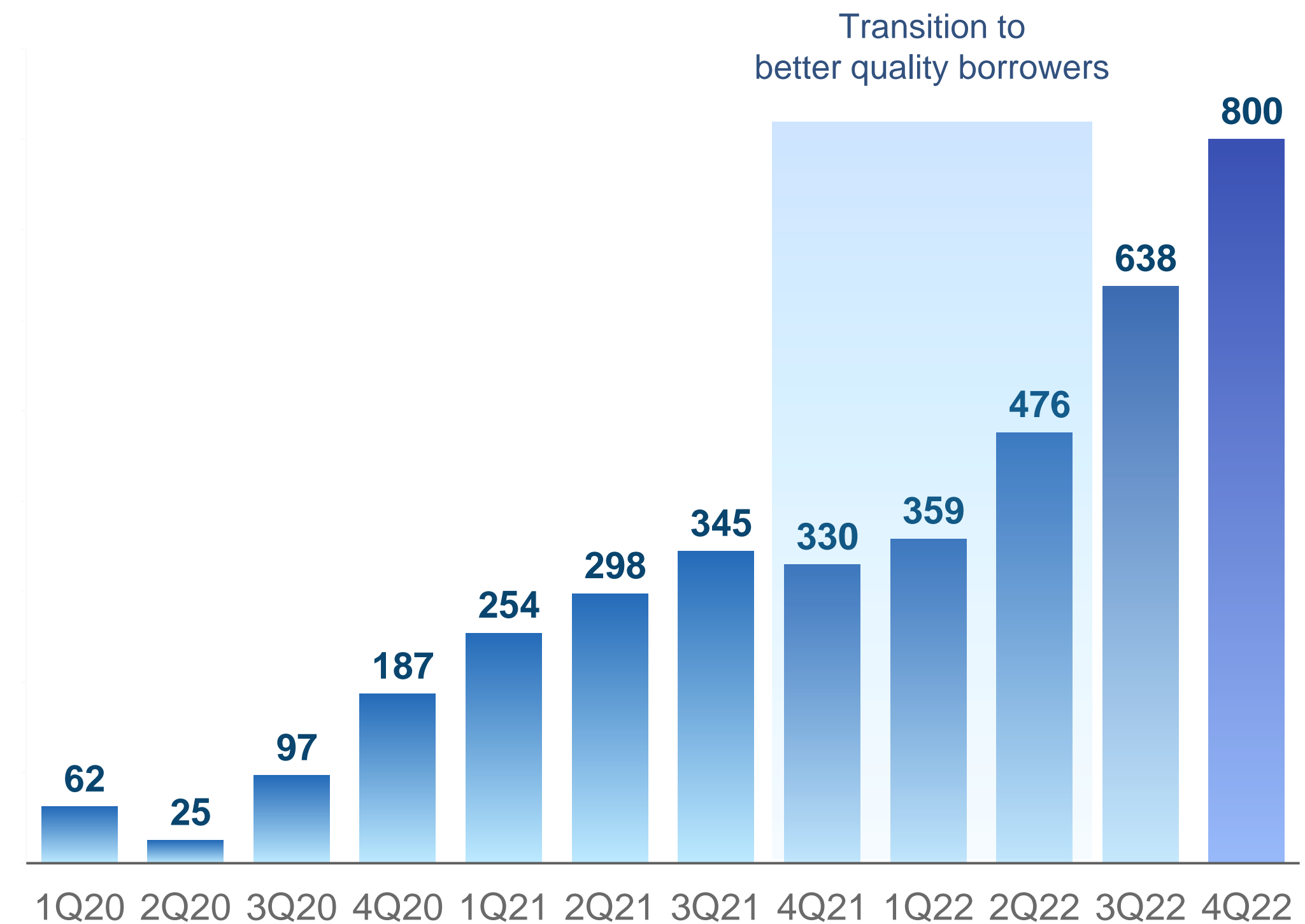
## Outstanding Loan Balance of China Business<sup>(1)</sup>

RMB billion



## Outstanding Loan Balance of International Business<sup>(2)</sup>

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.

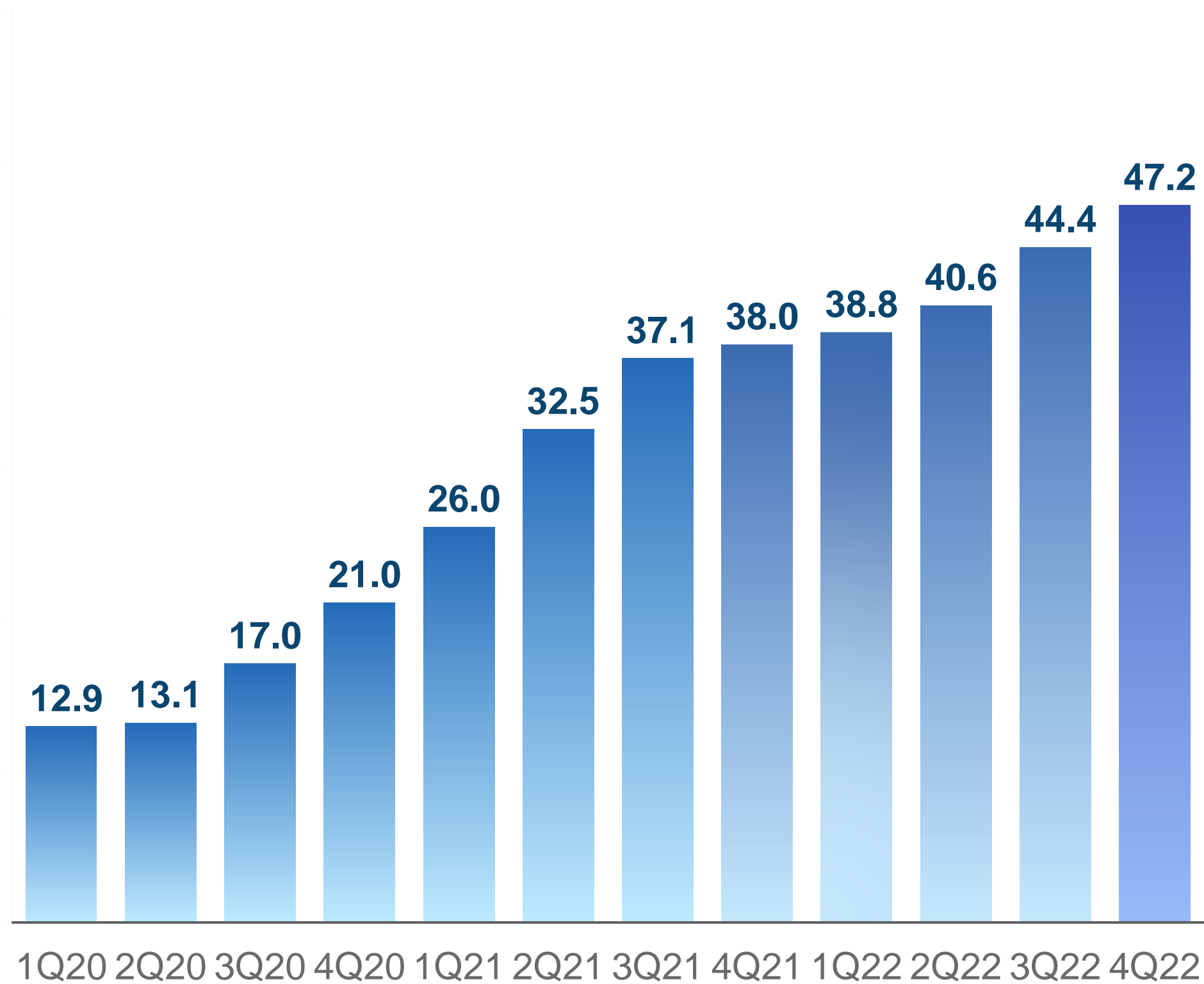
(2) Outstanding loan balance of International business refers to the balance of outstanding loans delinquent within 30 days as of the end of each period in International markets.



# Solid Execution through Economic Cycles—Transaction Volume by Region

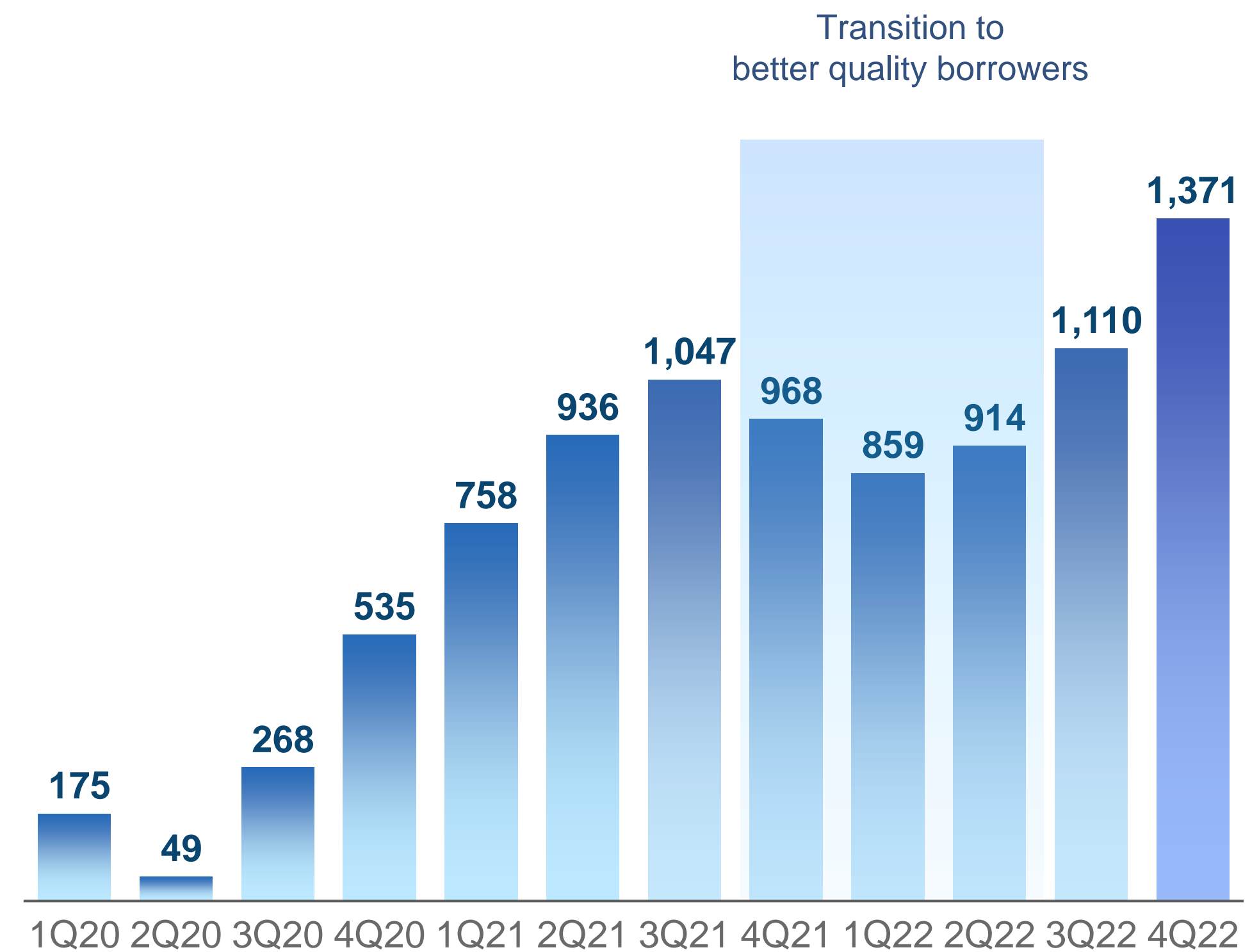
## Transaction Volume in China Market <sup>(1)</sup>

RMB billion



## Transaction Volume in International Markets <sup>(1)</sup>

RMB million

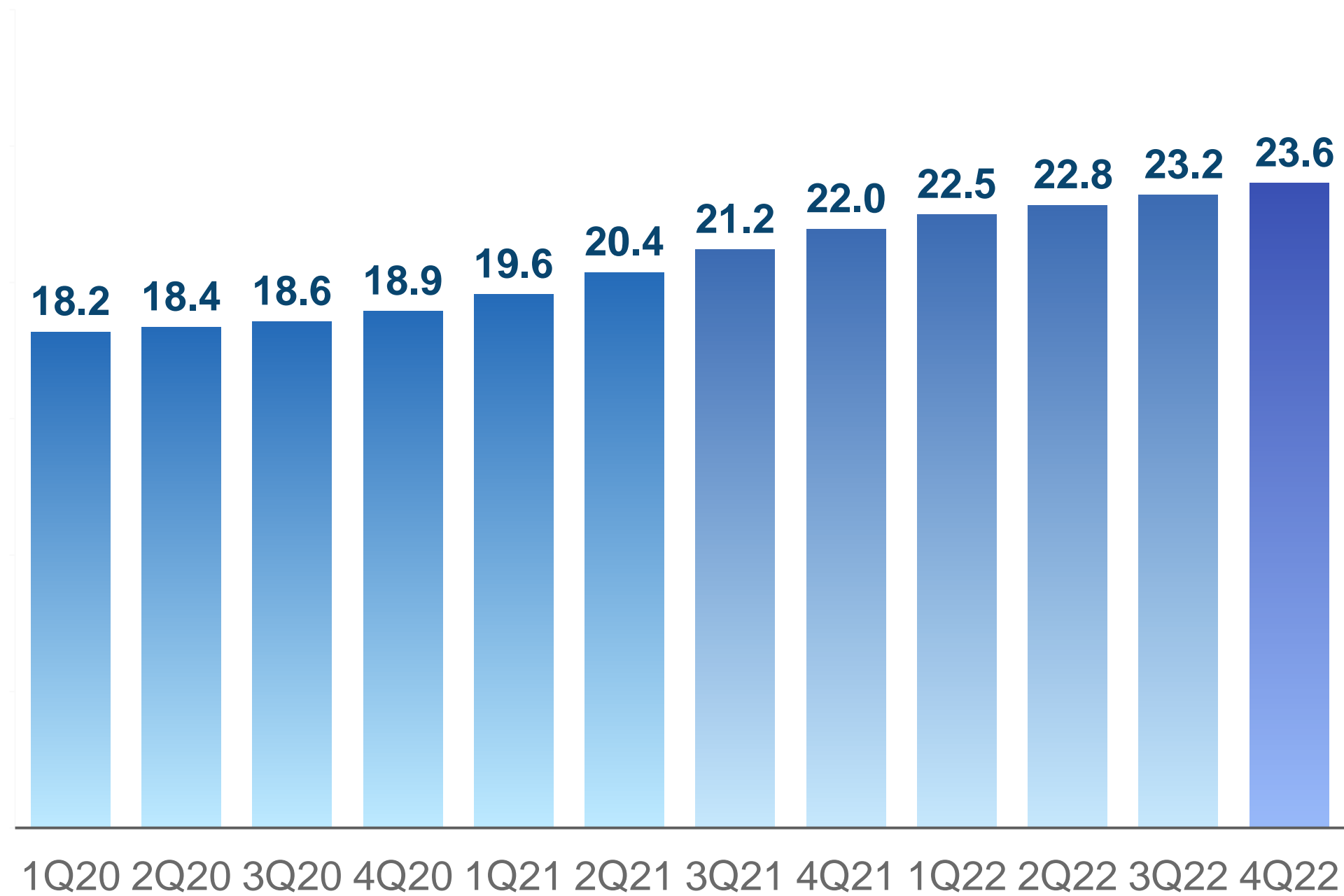


(1) Transaction Volume refers to the loan amount facilitated during each period.

# High Quality Operational Results with Loyal User Base in China Market

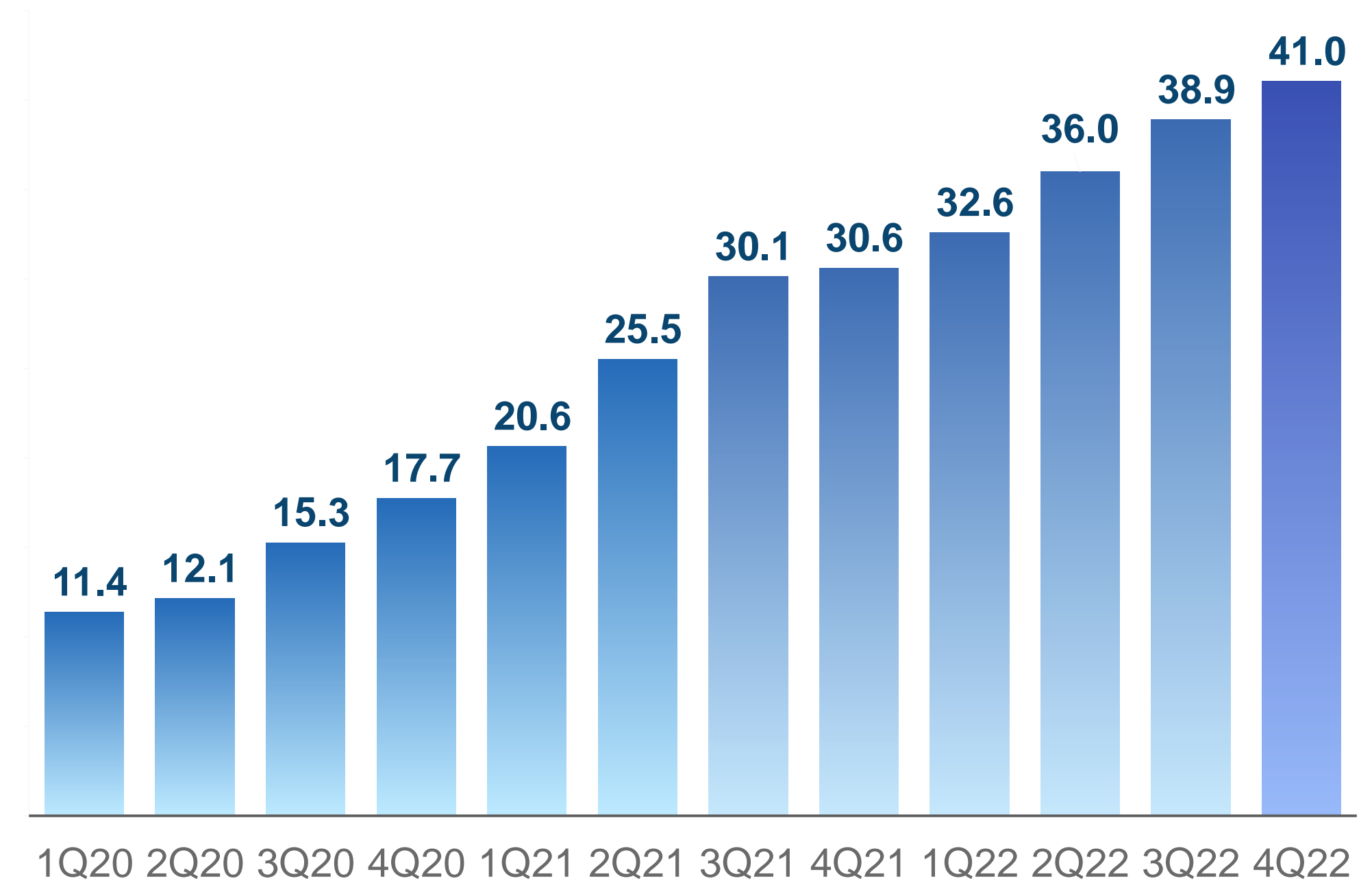
## Cumulative Borrowers in China Market <sup>(1)</sup>

Million



## Transaction Volume from Repeat Borrowers <sup>(2)</sup>

RMB billion

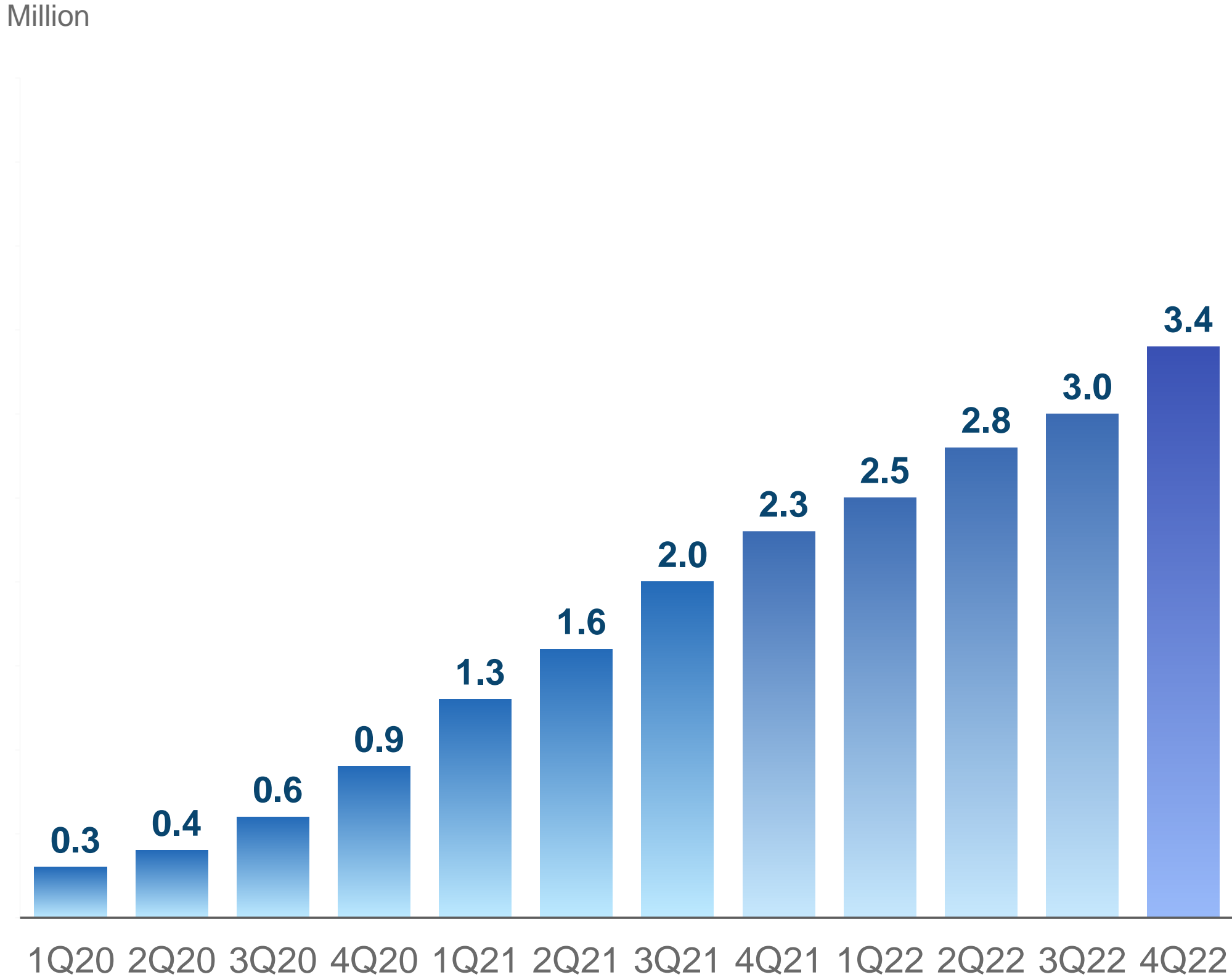


(1) Represents the total number of borrowers whose transactions were facilitated on the Company's platforms in China market at least once by the end of each period.

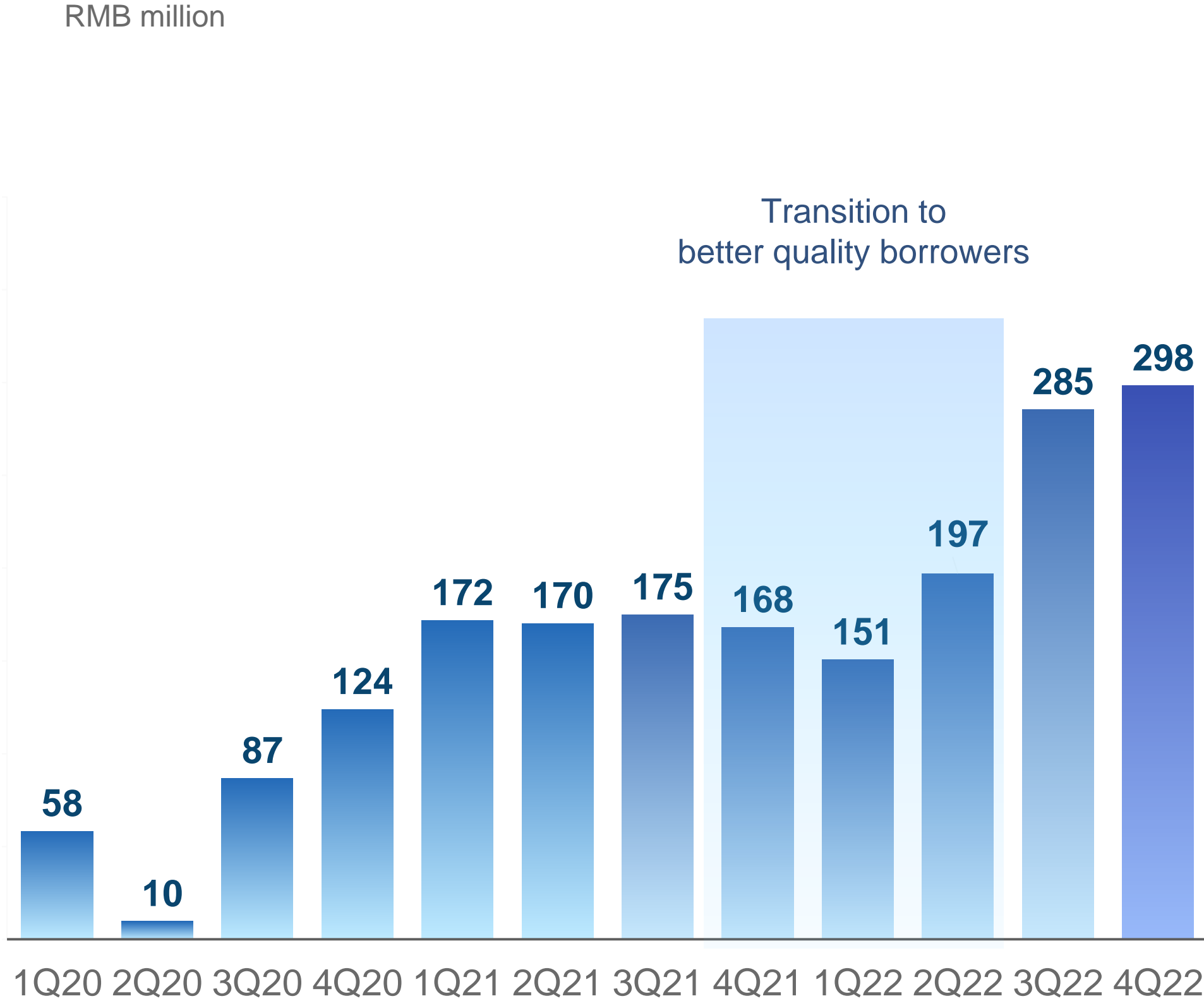
(2) Repeat borrowers are those who have successfully borrowed on our platforms in China market at least once before each period.

# Expansion with Growing Presence in International Markets

### Cumulative Borrowers in International Markets (1)



### Transaction Volume from New Borrowers (2)

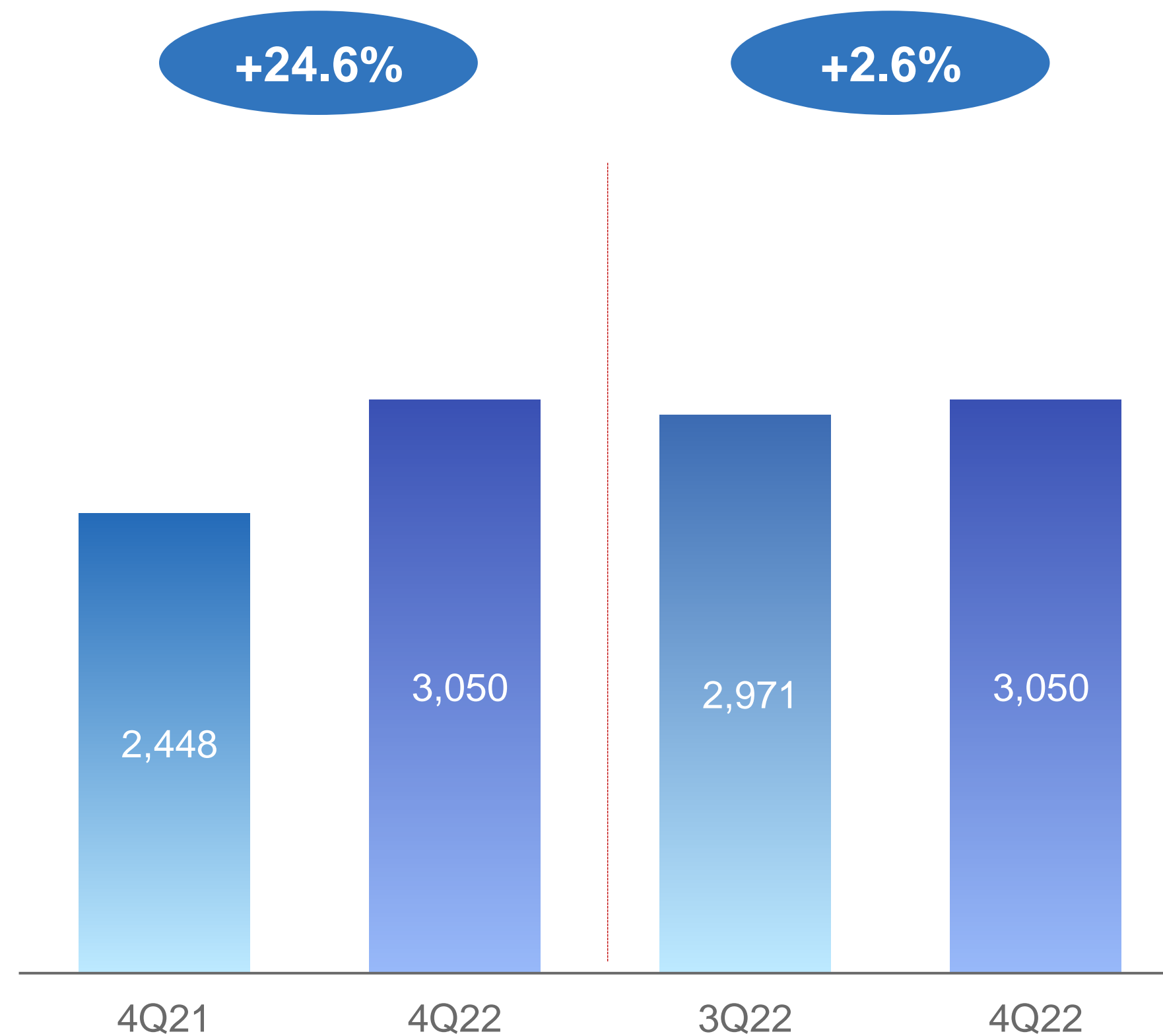


(1) Represents the total number of borrowers whose transactions were facilitated on the Company’s platforms in international market at least once by the end of each period.  
 (2) New borrowers are those who have successfully borrowed for the first time on our platform during each period in international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

# Robust Revenue and Operating Income through Challenging Environment

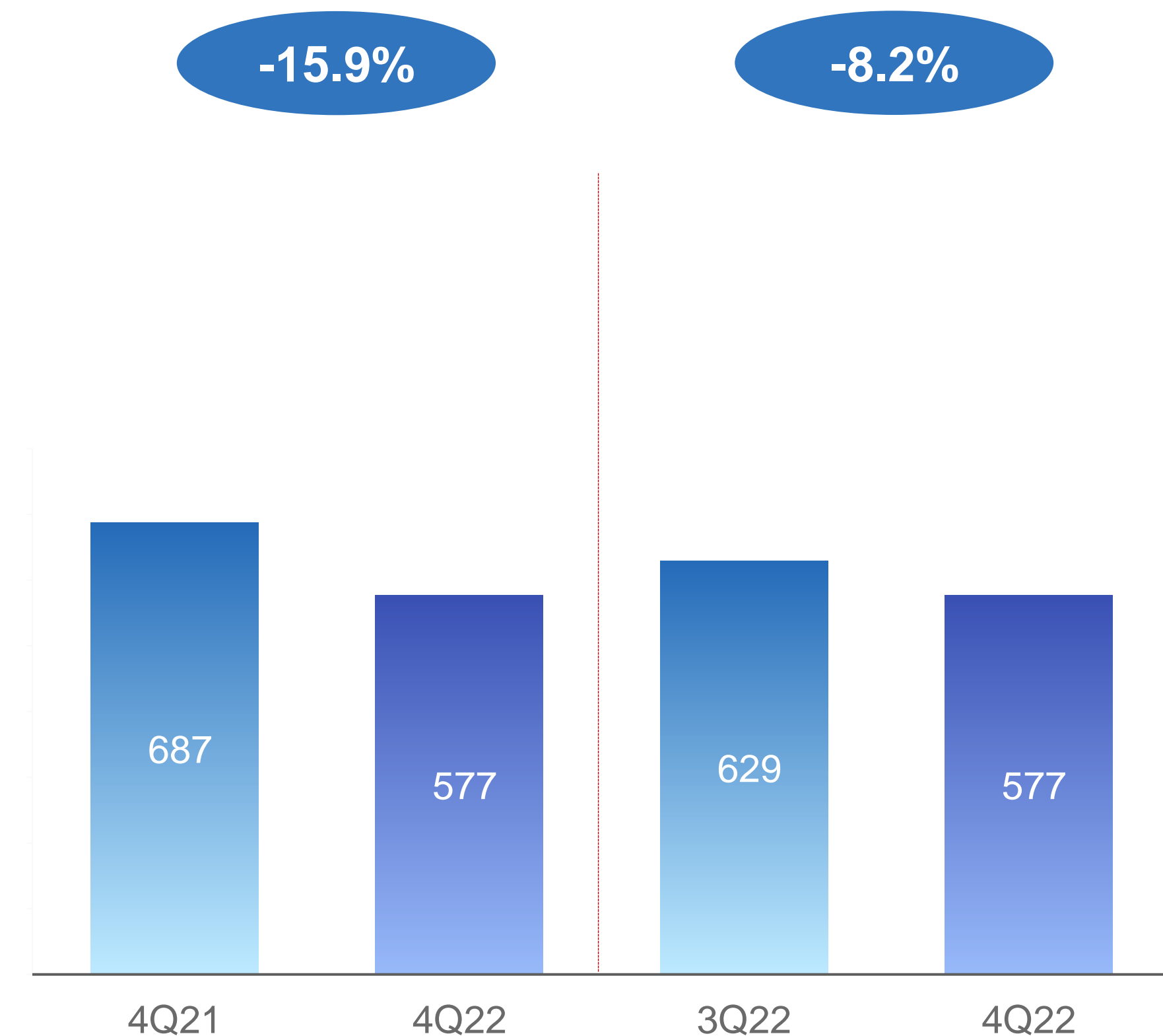
## Operating Revenue

RMB million



## Non-GAAP Net Profit<sup>(1)</sup>

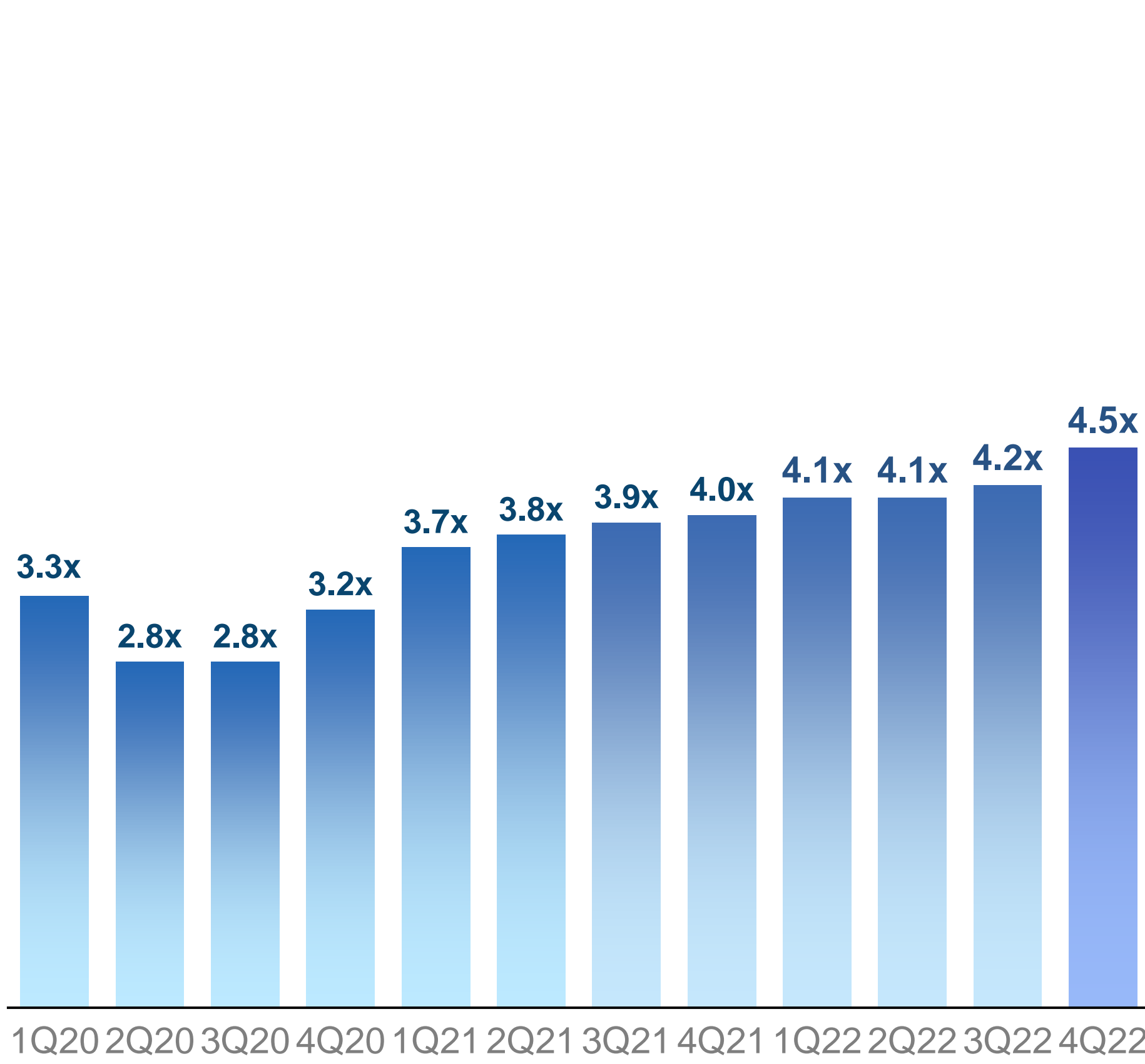
RMB million



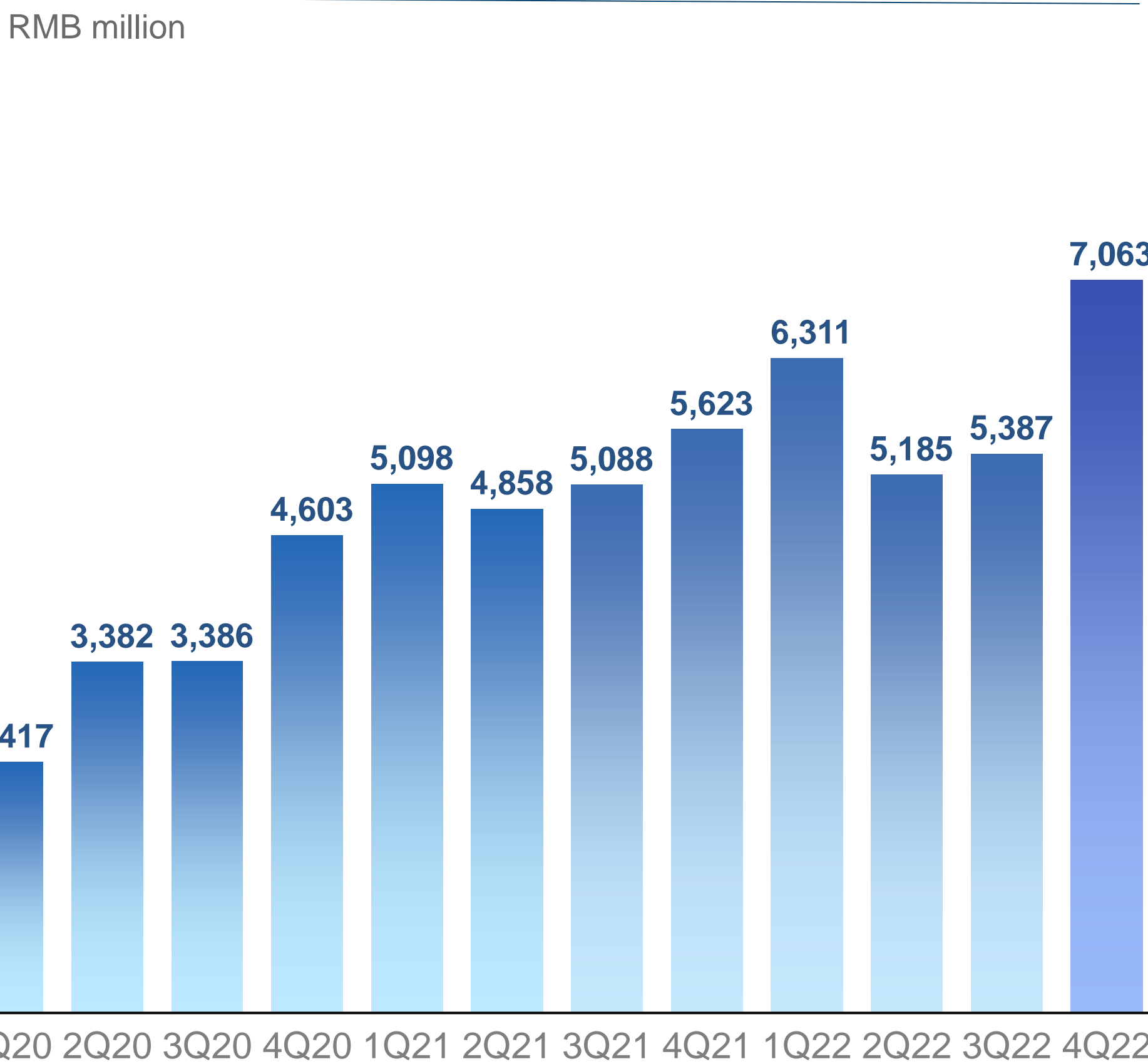
(1) Non-GAAP net profit for 4Q 2021, which mainly excludes share-based compensation expenses of RMB36.9 million.  
 Non-GAAP net profit for 3Q 2022, which mainly excludes share-based compensation expenses of RMB23.1 million.  
 Non-GAAP net profit for 4Q 2022, which mainly excludes share-based compensation expenses of RMB21.0 million.

# Strong Balance Sheet and Capital Reserve

Leverage Ratio<sup>(1)</sup>



Short-term Liquidity<sup>(2)</sup>

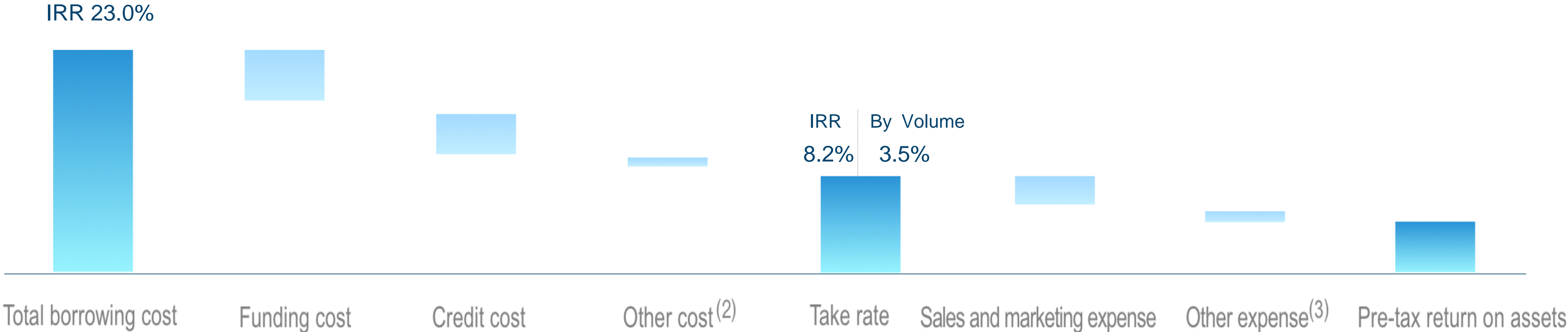


(1) Leverage ratio = Risk-bearing outstanding loan balance / net assets  
 (2) Short-term liquidity= Cash and cash equivalents + short-term investments.

# Unit Economics

4Q 2022<sup>(1)</sup>

RMB, per RMB100 loan facilitated



(1) Calculated based on loans originated on our marketplace in the three months ended Dec 31, 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	FY2022 <sup>(1)</sup>	Cumulative Amount Since IPO <sup>(2)</sup>
Dividend per ADS (USD)	0.19	0.12	0.17	0.205	0.215	<b>0.9</b>
Shares repurchase amount	67.3	6.7	55.0	2.5	50.8	<b>182.3</b>
Total dividend amount	58.4	36.7	47.8	59.0	60.8	<b>262.7</b>
<b>Total value returned to shareholders</b>	<b>125.7</b>	<b>43.4</b>	<b>102.8</b>	<b>61.5</b>	<b>111.6</b>	<b>445.0</b>

(1) Figures as of December 31, 2022.

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

THANK YOU