

August 2026

FinVolution Group

Investor Presentation



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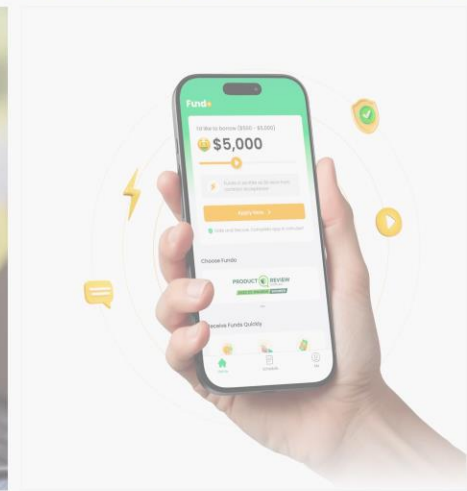
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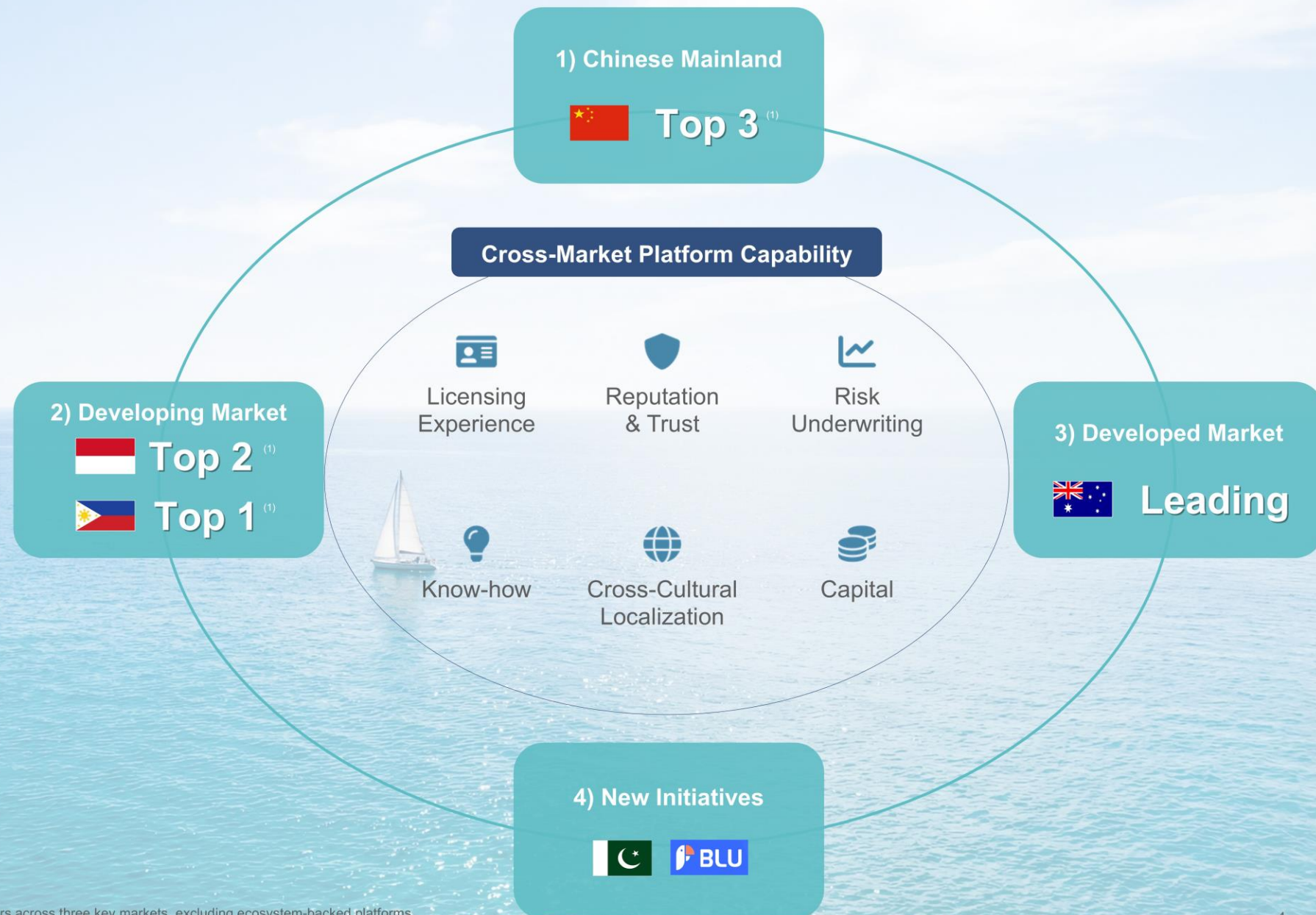


Finvolution

Better Finance, with Technology



One Platform, Multiple Markets.



(1) This ranking reflects our position among independent online lenders across three key markets, excluding ecosystem-backed platforms.

Building a Regional Platform

Exponential Upside

2025

High Potential
Optionality



AI Technology



New Country Incubation

Pipelines for Next Batch of Growth

Profitable Growth

2018

Growth Markets



Expanding Unique Users

38%
CAGR₂₀₂₁₋₂₀₂₅

Superior Volume Growth

39%
CAGR₂₀₂₁₋₂₀₂₅

Core Base

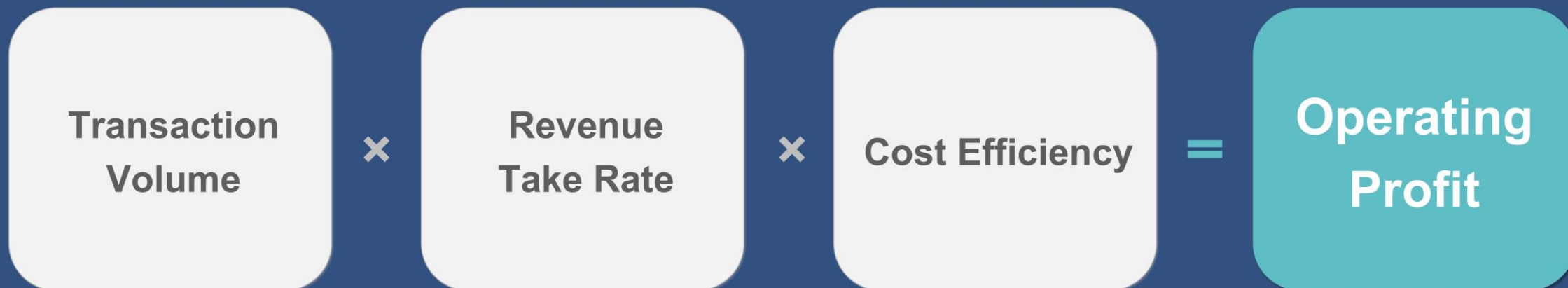
2007

Mature Market



Scale

RMB **10.0** bn
Avg. Revenue₂₀₂₁₋₂₀₂₅



Drivers

- | | | |
|-----------------------|-----------------------|----------------------|
| ✓ Expanding User Base | – Interest Rate | ✓ AI Application |
| ✓ Product Expansion | – Funding Partnership | ✓ Economies of Scale |
| | ✓ Credit Quality | |

+8% QoQ¹

Overseas Markets
+17%
QoQ

Chinese Mainland
+4%
QoQ

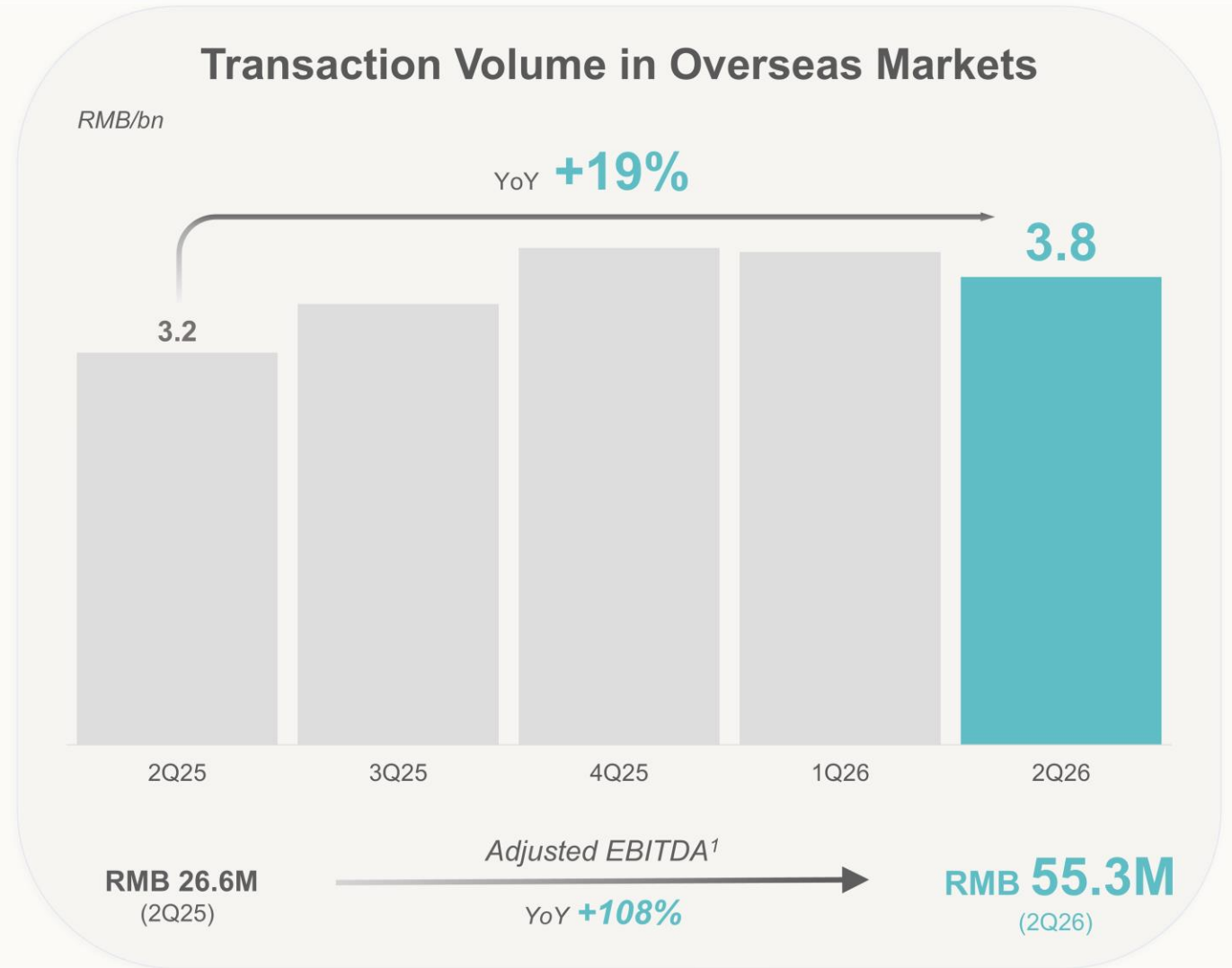
(1) Excluding the one-off goodwill impairment charge of RMB64 million.
(2) All figures are as of June 30, 2026, unless otherwise noted.



~27%

of group revenue from overseas segment in 2Q26

**Strong EBITDA growth
despite deliberate,
temporary pullback in the
Philippines**



(1) "Non-GAAP Adjusted EBITDA" for our segment represents operating profit (loss) plus (a) depreciation and amortization expenses and (b) share-based compensation expenses.

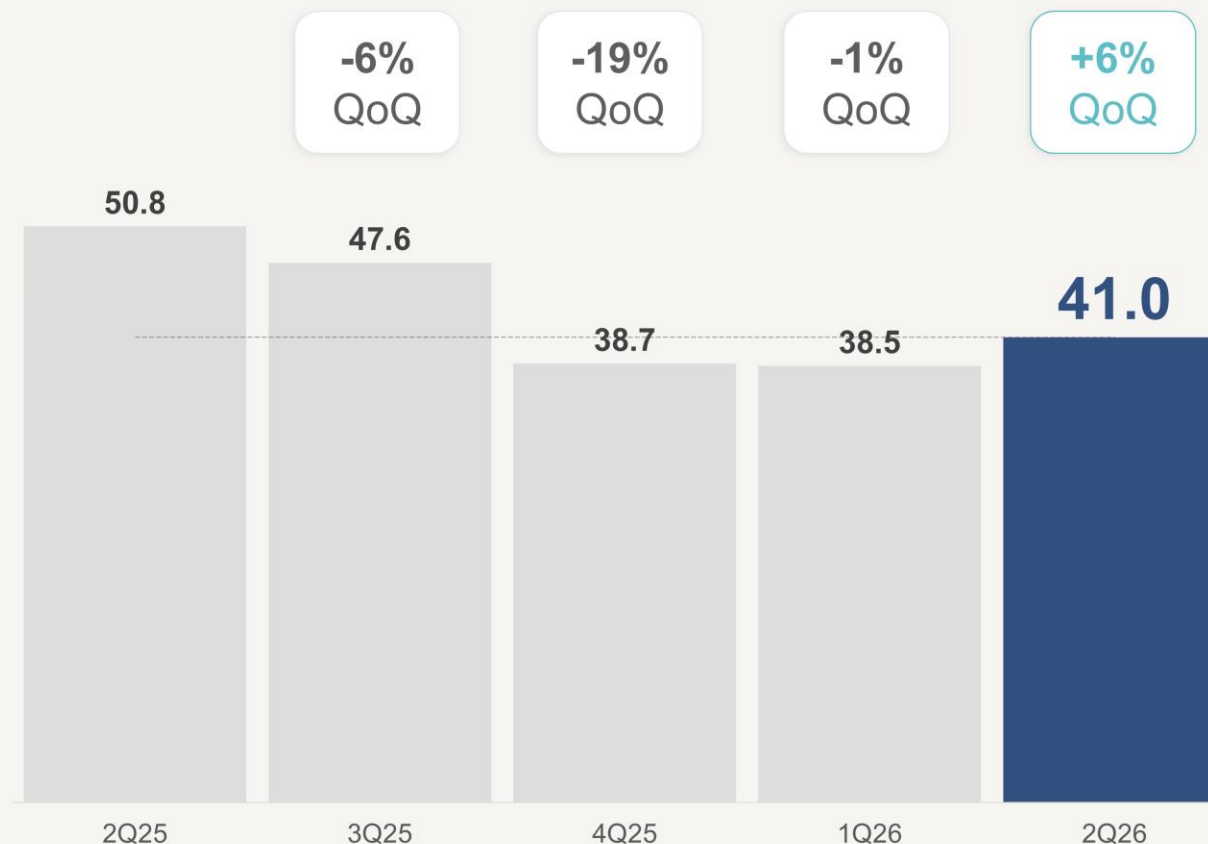
+6%

QoQ growth in Transaction Volume in 2Q26

**Healthy risk condition
promoted volume
growth in Q2,
notwithstanding a
tightening funding
environment entering Q3**

Transaction Volume in Chinese Mainland

RMB/bn





(1) Net cash position is defined, as of the period presented, as cash and cash equivalents plus short-term investments, minus short-term borrowings, long-term borrowings, and convertible senior notes.

01 Expanding Credit
Access Across Region

02 Replicable Operating
System

03 Validated Credit
Expertise

04 Technology Enabled
Business

05 Leadership with Track
Record

06 Consistent Shareholder
Return

FinVolution



China



Indonesia



Philippines



Australia

Speed: fulfill immediate credit needs
95% of loans funded within 1 hour

Simplicity: fully online process
apply anywhere & anytime

Accessible credit: funding for
underserved financing needs

Establish **credit history**

Connecting
Borrowers



46M
Cumulative Borrowers
Individual borrowers
Small and micro business owners

FinVolution

Risk-adjusted return

Customer acquisition

Credit assessment

Post-facilitation services

Connecting
Financial Institutions



100+
Funding Partners in China and Overseas
Commercial banks
Internet banks
Private banks
Consumer finance companies
Micro-loan companies
Trust management companies
...

+2x

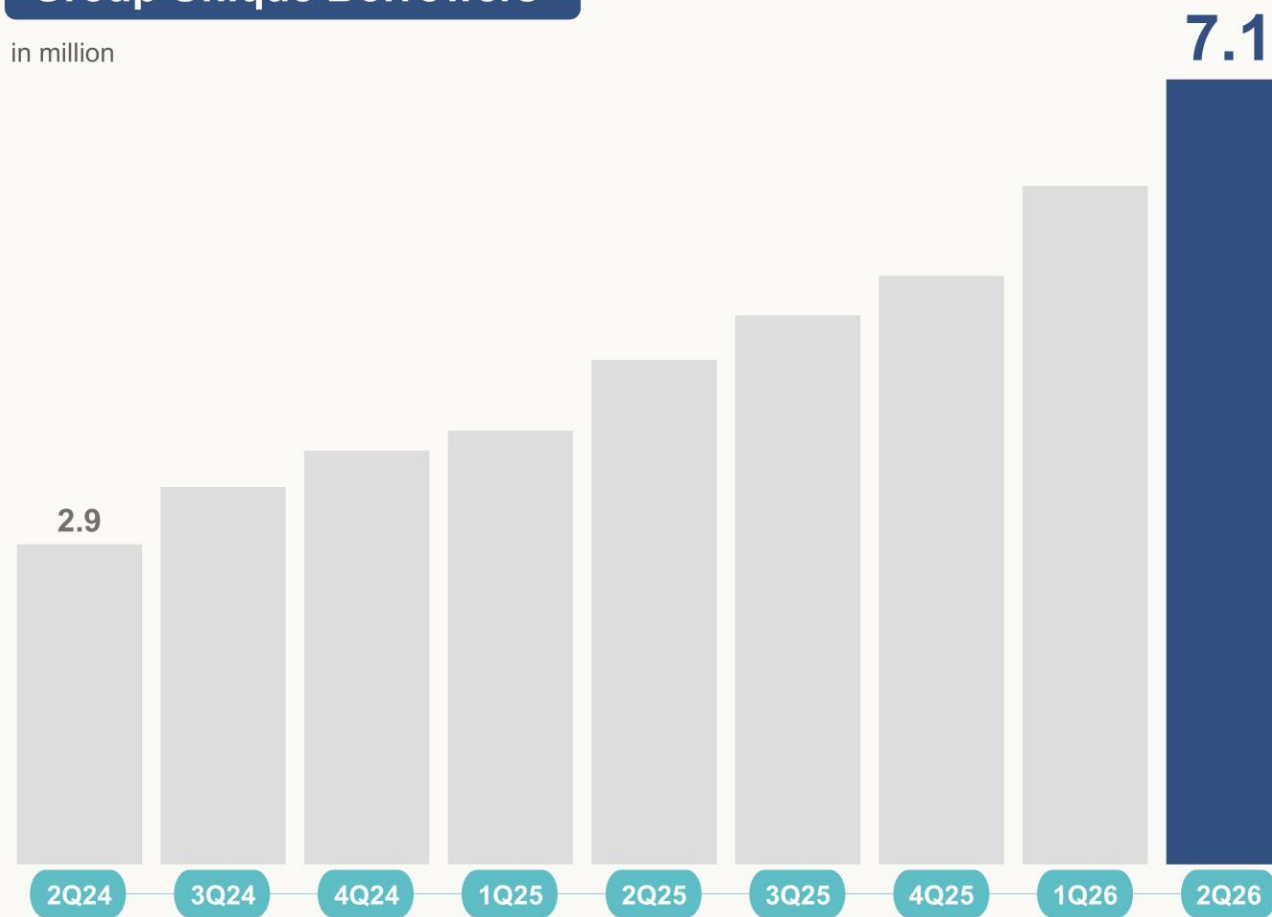
User Base Growth in 24 months

Access.

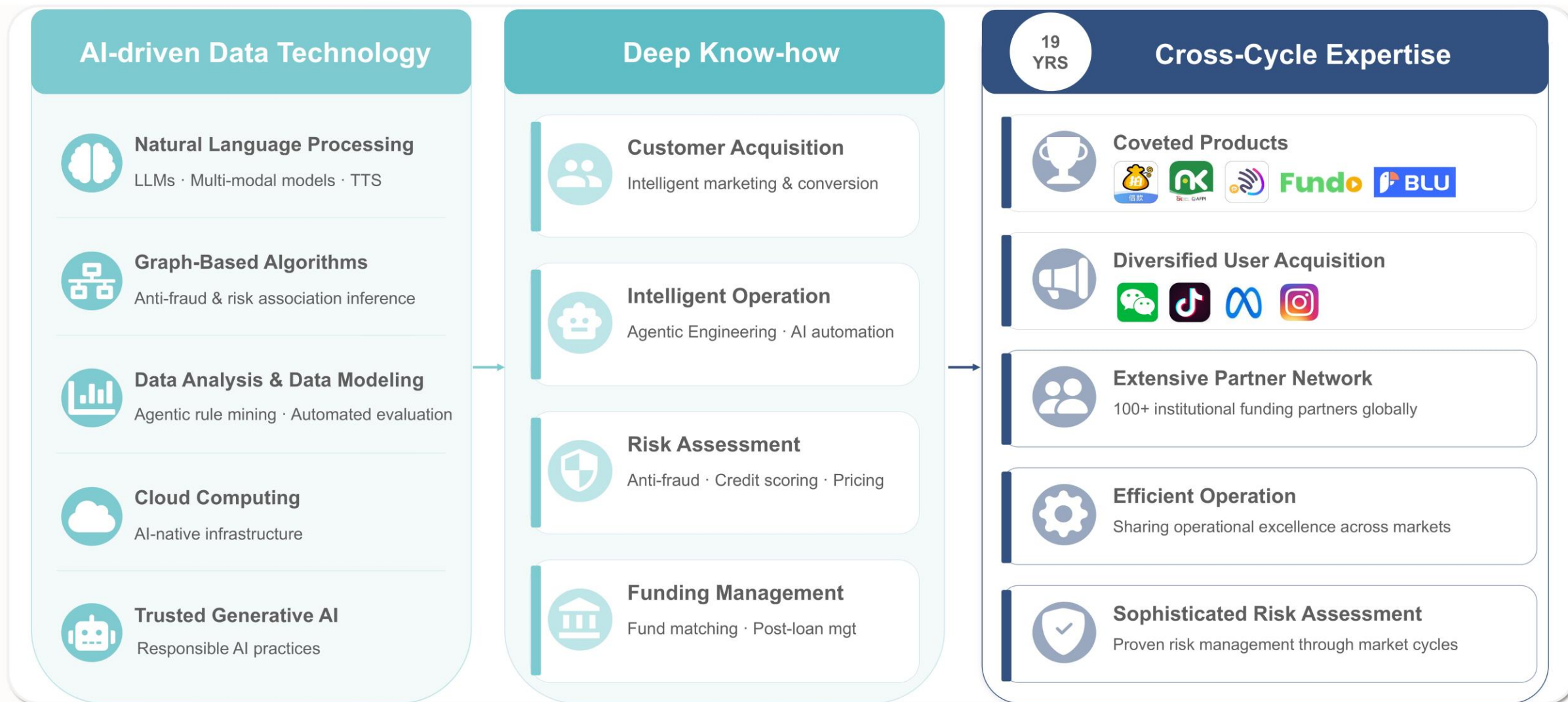
Bridging the credit gap across
developing and developed markets

Group Unique Borrowers¹

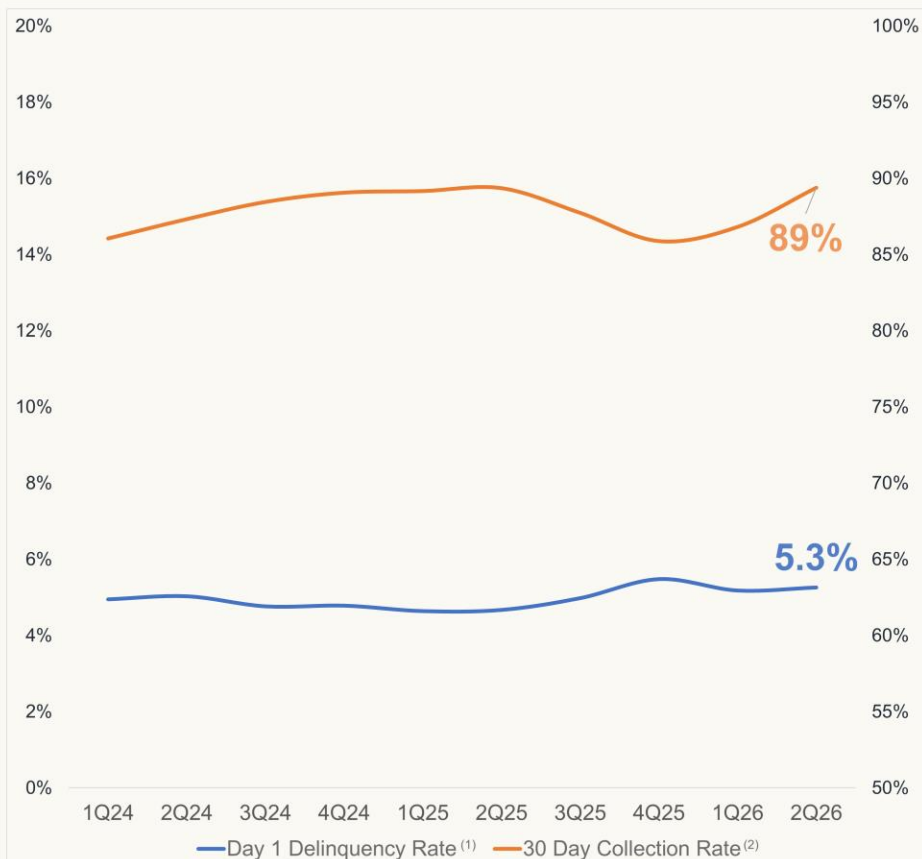
in million



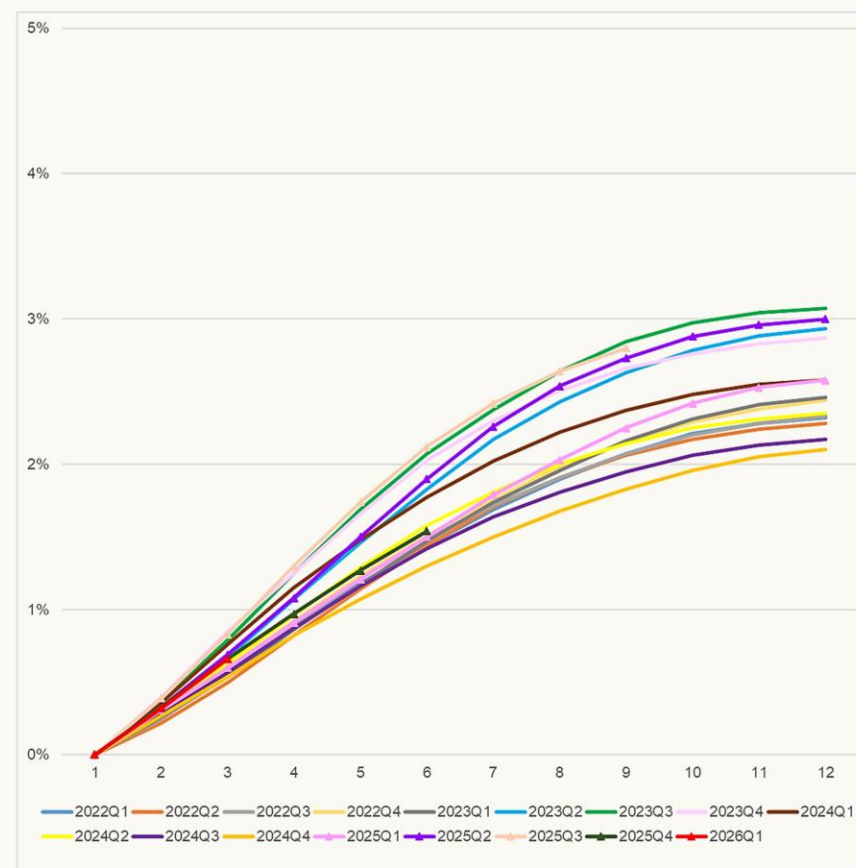
(1) Unique borrowers are those who successfully borrowed on the Company's platforms during the period presented.



Resilient Risk Performance across Multiple Cycles



M1+ Delinquency Rates by Vintage⁽³⁾

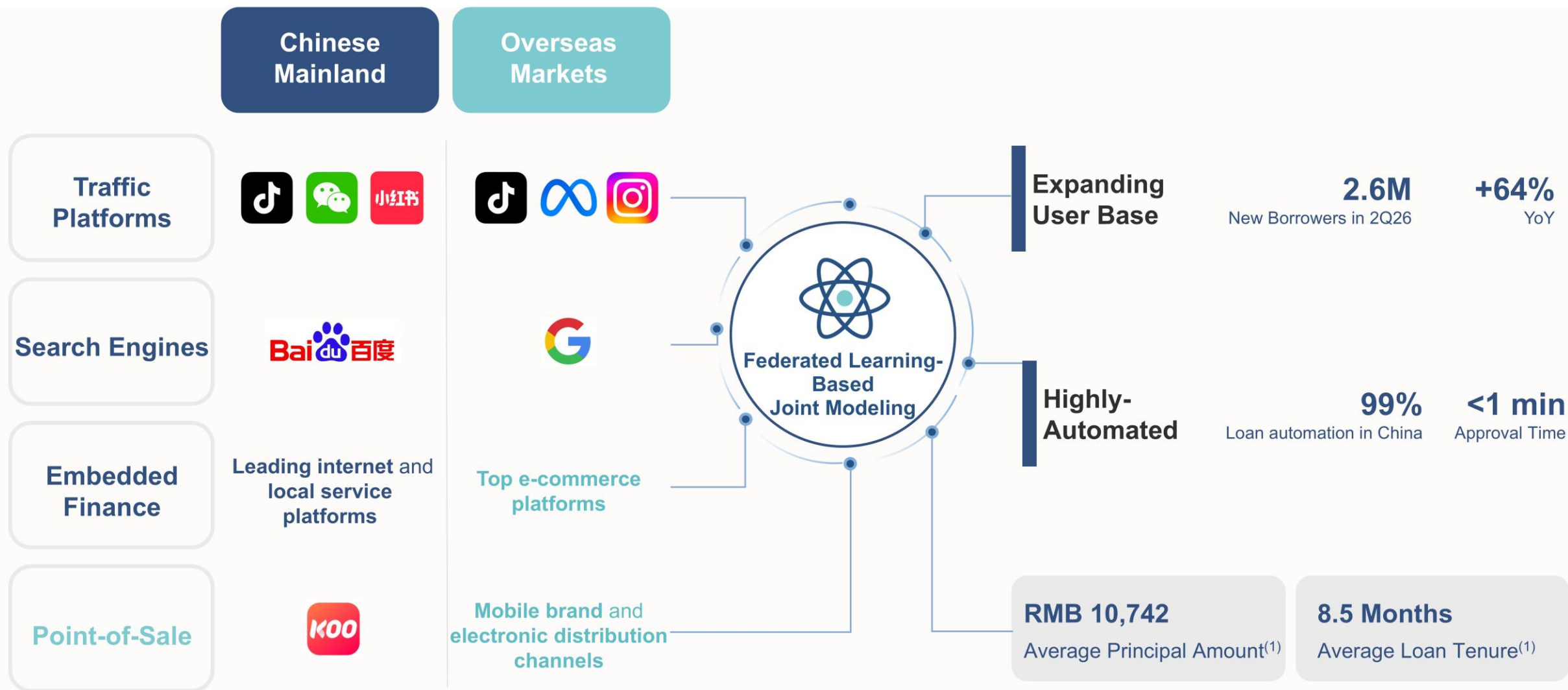


Note:

(1) Day 1 delinquency rate is defined as (i) the amount of current principal that became overdue as of a specified date, divided by (ii) the amount of current principal that was due for repayment as of such date.

(2) 30 Day collection rate is defined as (i) the amount of current principal that is repaid in 30 days among the total amount of current principal that is overdue as of a specified date, divided by (ii) the total amount of current principal that is overdue as of such date.

(3) Data as of June 30, 2026. Represents the historical cumulative 30-day plus past due delinquency rates by loan origination vintage for loan products in Chinese Mainland. Loans facilitated under the capital-light model, for which the Company does not bear principal risk, are not included in the chart. 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, divided by (iii) the total amount of initial principal for all loans in such vintage.



(1) Calculated based on transaction volume on our marketplace in Chinese mainland in Q2 2026.



Awards Recognition

2026 Asia Executive Team



- Most Innovative Use of Technology (Chinese Mainland)
- Best Strategic Initiative (The Philippines)



Tiezheng LI

Chief Executive Officer
Co-founder
Vice Chairman



■ Education:



Shaofeng GU

Chief Innovation Officer
Co-founder
Chairman



■ Education:



Yuxiang WANG

COO
CTO



■ Education:



Jiayuan XU

CFO



■ Education:



Pingping CHEN

President,
Chief Compliance
Officer



■ Education:



Dr. Ming GU

Head of Indonesia



■ Education:



Dr. Xiaodong SUN

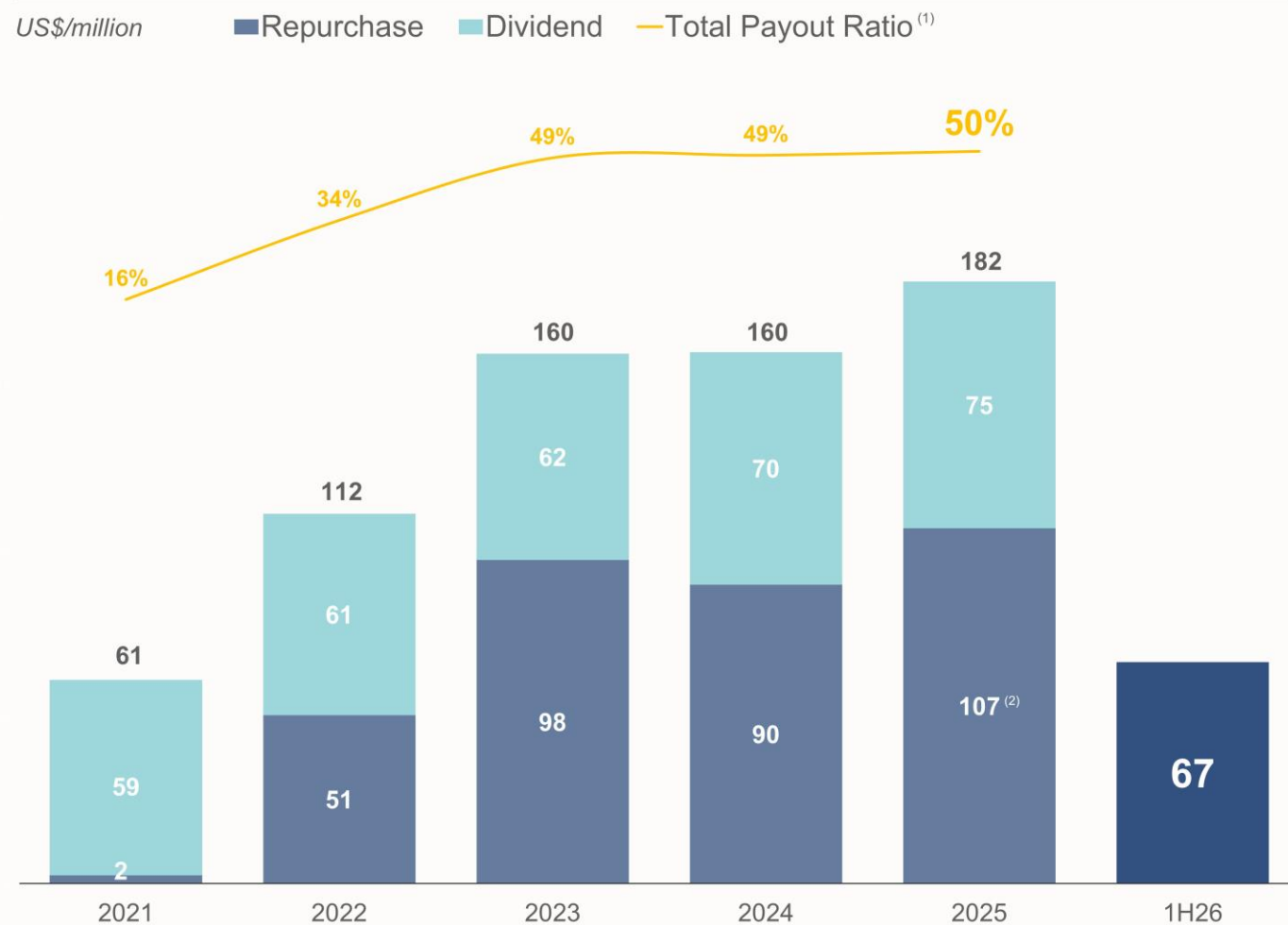
Head of International
Markets (excl. Indonesia)



■ Education:



Total Value Returned to Shareholders (Approx.)



8th Year
Consecutive Dividend

10.5%
DPS YoY Growth

We see value in our share

US\$67mn
1H26 Buyback \$

US\$150mn
New Buyback Program⁽³⁾

(1) The total payout ratio is calculated as the sum of dividends paid and share repurchases executed during a given fiscal period, divided by net profit attributable to FinVolution Group for that same period.

(2) Including US\$61 million concurrent repurchases with convertible bond issuance in Q2 2025.

(3) The Company may repurchase up to US\$150 million of its shares (including ADSs) under the share repurchase program effective May 30, 2026, through May 29, 2028.

(4) The Company completed initial public offering with total net proceeds of approximately US\$252 million in November 2017.

Operational & Financial Metrics

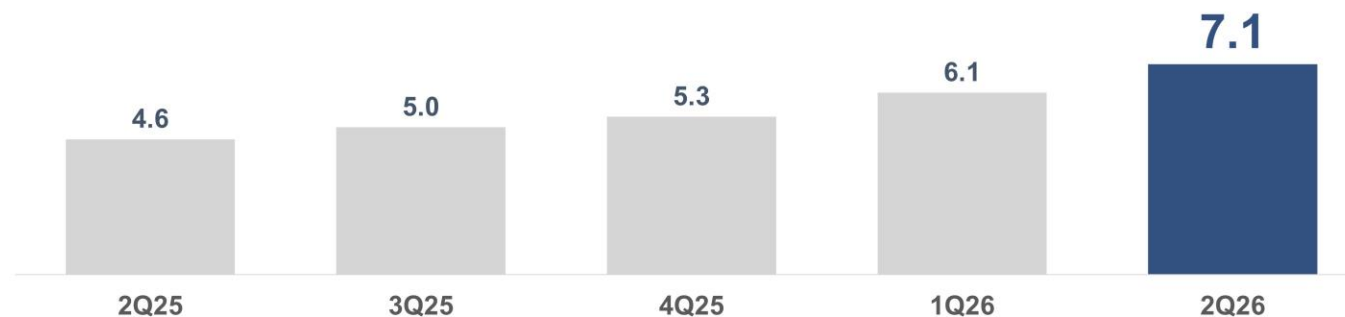


2Q26: Diversified Growth Platform

FinVolution

Unique Borrowers

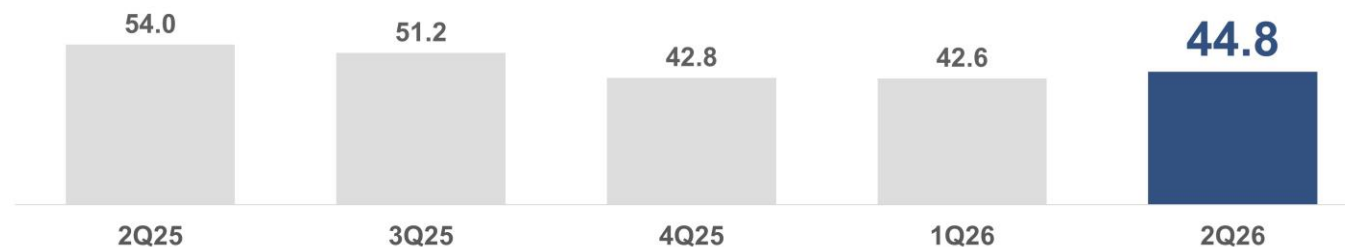
in mn



+16%
QoQ

Transaction Volume

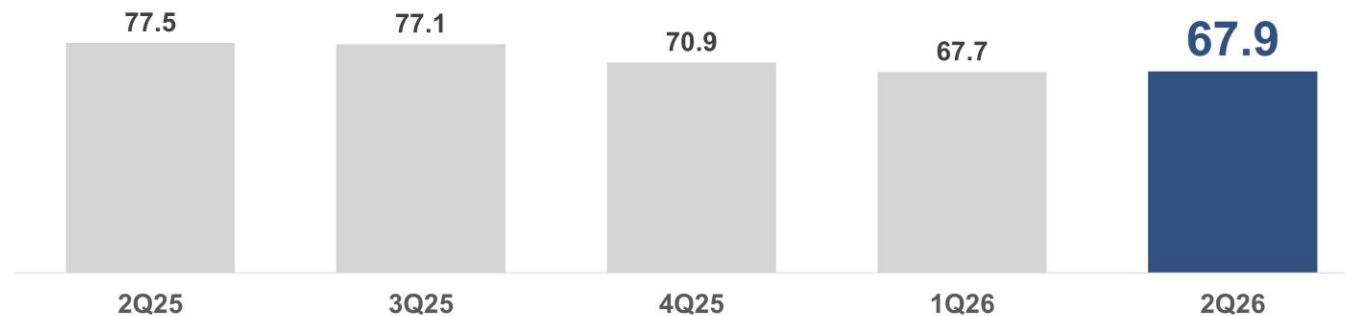
in RMB/bn



+5%
QoQ

Loan Balance

in RMB/bn

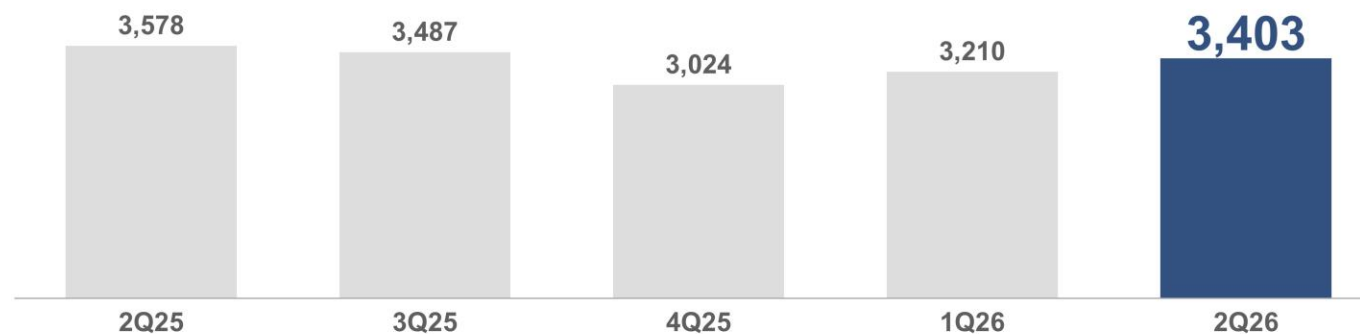


+0.3%
QoQ

2Q26: Resilient Financial Results

Net Revenue

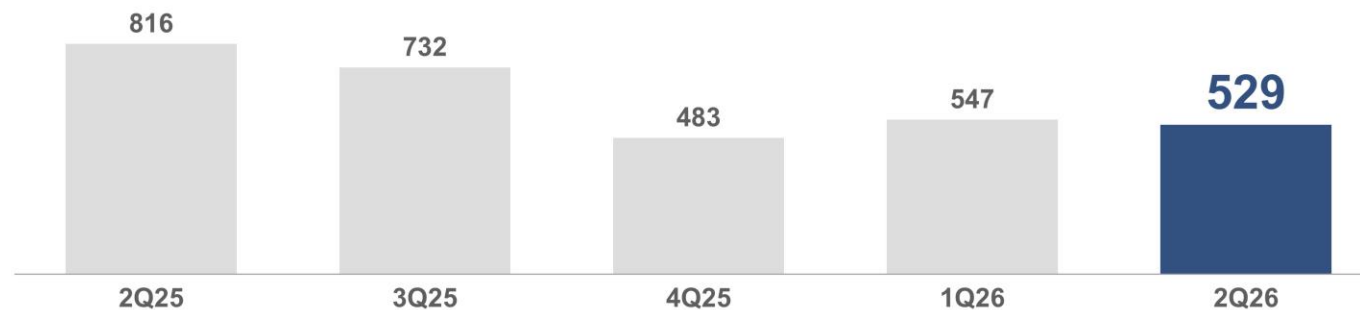
in RMB/mn



+6%
QoQ

Operating Profit

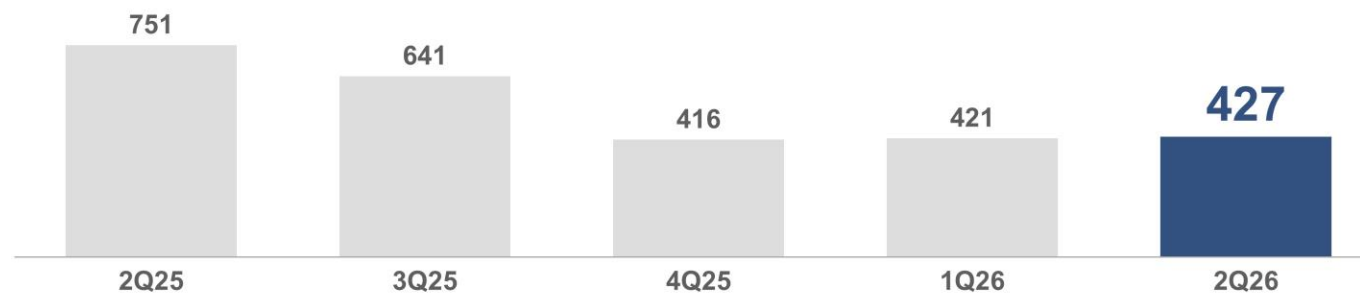
in RMB/mn



+8%
QoQ¹

Net Profit

in RMB/mn



+1%
QoQ

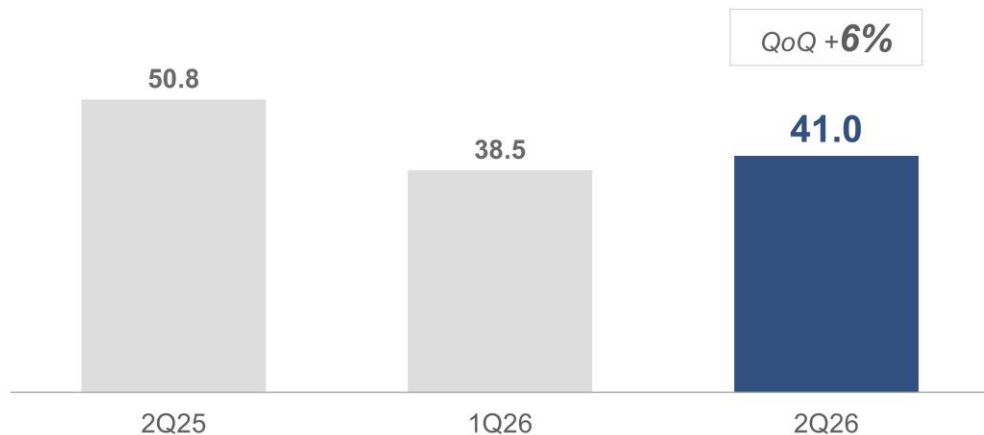
(1) 8% QoQ operating profit growth excludes a one-time RMB64 million goodwill impairment charge in 2Q26; including the impairment, operating profit declined 3% QoQ.



Chinese Mainland: Navigating Regulatory and Funding Headwinds

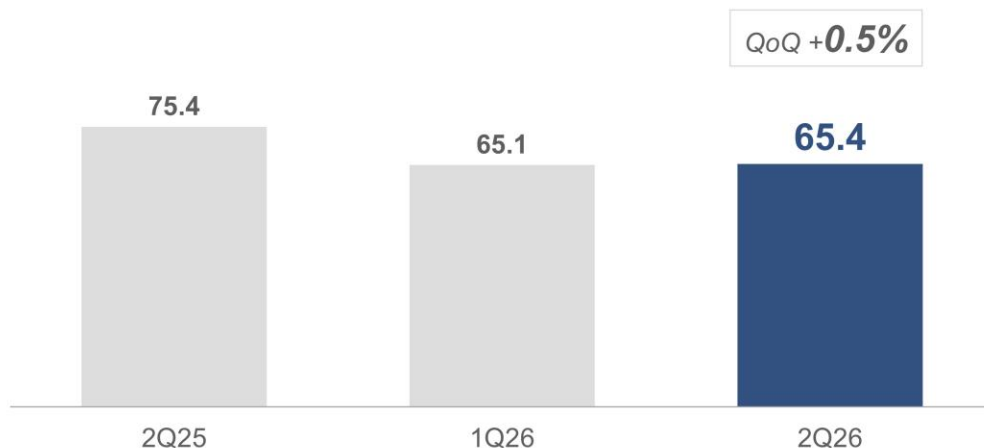
Transaction Volume ⁽¹⁾

RMB billion



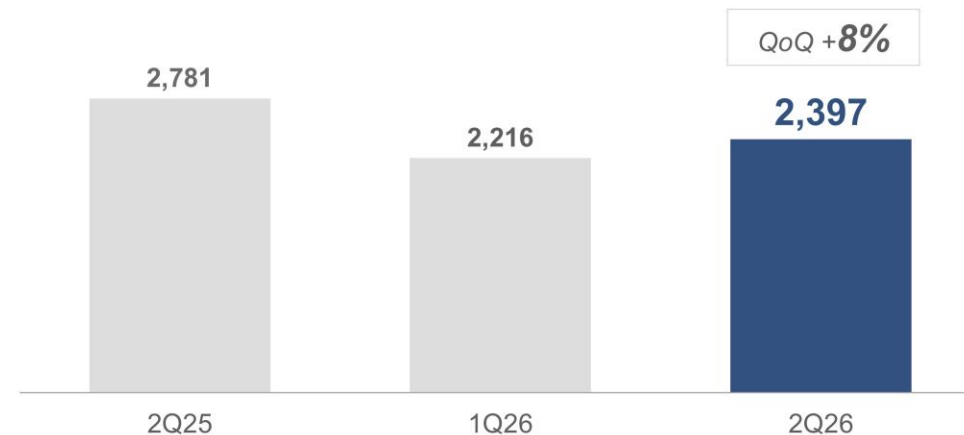
Outstanding Loan Balance ⁽²⁾

RMB billion



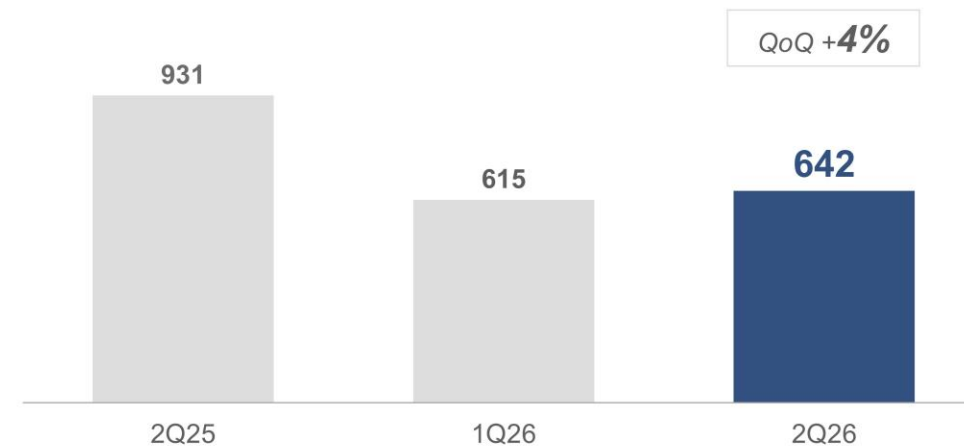
Net Revenue

RMB million



Non-GAAP Adjusted EBITDA ⁽³⁾

RMB million



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

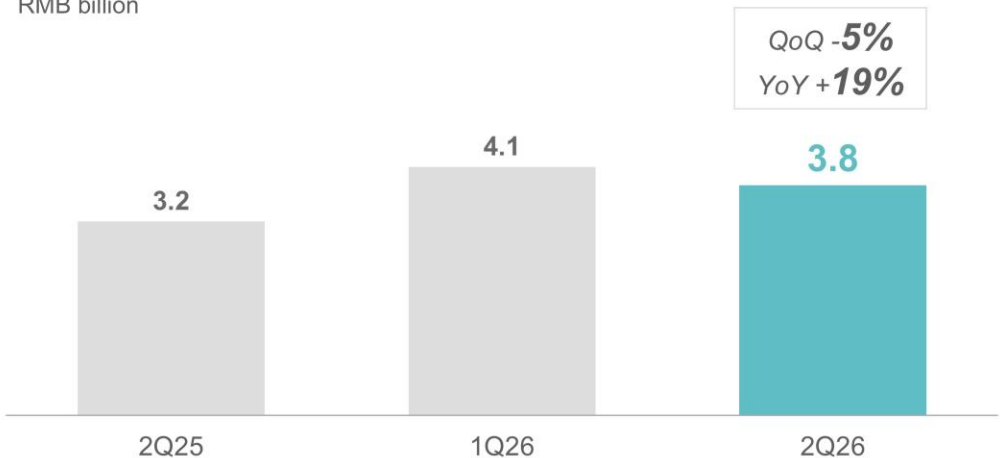
(2) Outstanding loan balance of China business refers to the balance of outstanding loans delinquent within 180 days as of the end of each period in the Chinese mainland market.

(3) Non-GAAP Adjusted EBITDA represents operating profit (loss) plus (a) depreciation and amortization expenses and (b) share-based compensation expenses.



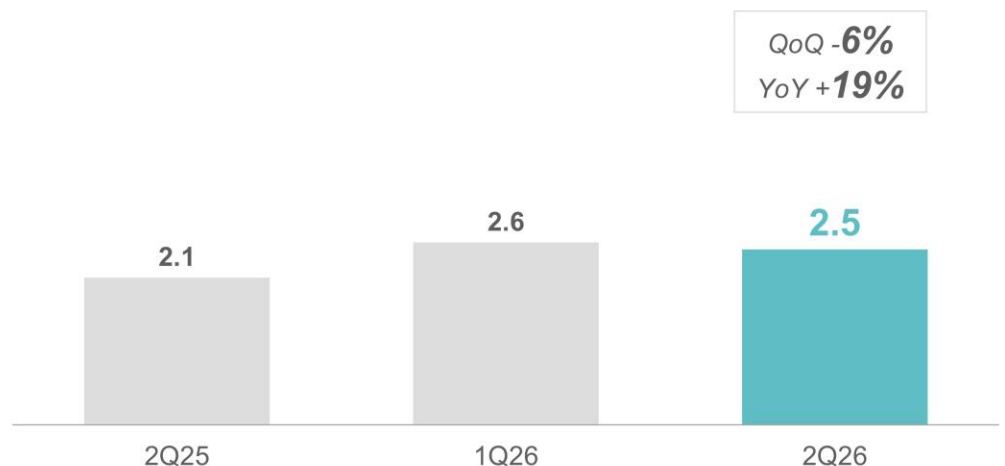
Transaction Volume ⁽¹⁾

RMB billion



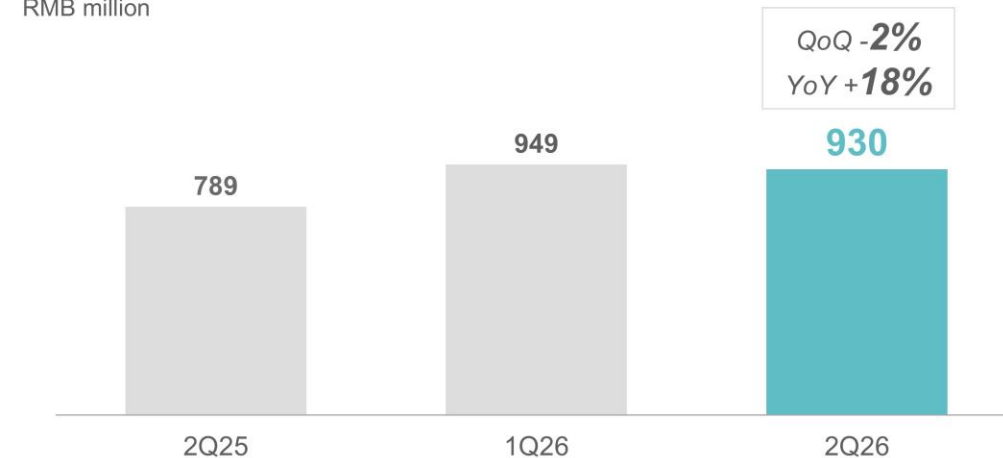
Outstanding Loan Balance ⁽²⁾

RMB billion



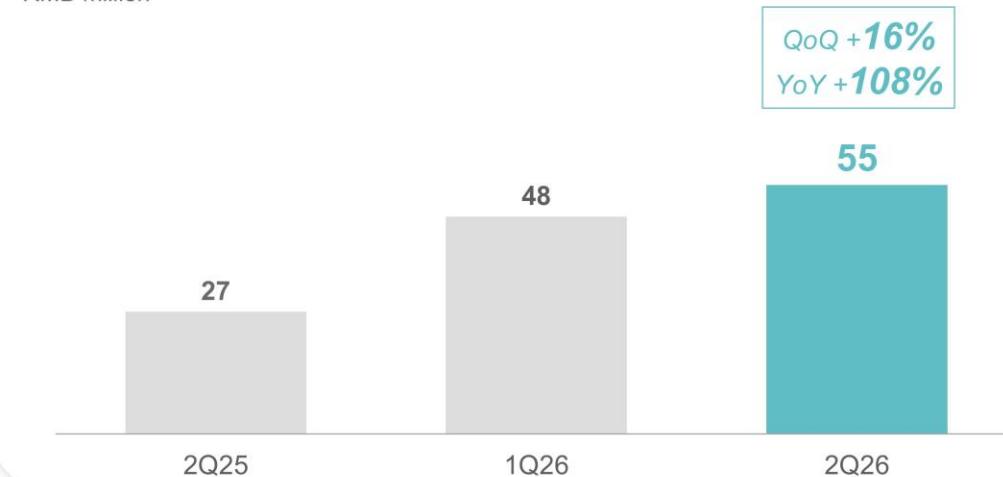
Net Revenue

RMB million



Non-GAAP Adjusted EBITDA ⁽³⁾

RMB million



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

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

(3) Non-GAAP Adjusted EBITDA represents operating profit (loss) plus (a) depreciation and amortization expenses and (b) share-based compensation expenses.

Thank You

<https://ir.finvgroup.com/>

ir@xinye.com

Selected Segment Information

Selected Segment Information

(in RMB'000)

2Q26	Chinese Mainland	Overseas Markets ¹	Others ²	Elimination	Total
Net revenue	2,396,725	930,283	81,676	(5,515)	3,403,169
Less ³ : Operating expenses ⁴	(1,771,964)	(876,648)	(124,197)	5,515	(2,767,294)
Operating segment profit/(loss)	624,761	53,635	(42,521)	-	635,875
Less: Unallocated expenses ⁵					(106,626)
Operating profit					529,249

2Q25	Chinese Mainland	Overseas Markets ¹	Others ²	Elimination	Total
Net revenue	2,781,295	788,680	11,248	(3,272)	3,577,951
Less ³ : Operating expenses ⁴	(1,867,744)	(763,104)	(45,127)	3,272	(2,672,703)
Operating segment profit/(loss)	913,551	25,576	(33,879)	-	905,248
Less: Unallocated expenses ⁵					(89,729)
Operating profit					815,519

Reconciliation of GAAP and Non-GAAP Results

(in RMB'000)

2Q26	Chinese Mainland	Overseas Markets	Others	Unallocated expenses	Total
Operating profit	624,761	53,635	(42,521)	(106,626)	529,249
Add: Depreciation and amortization	17,180	1,625	267	-	19,072
Add: SBC expenses	-	-	-	42,866	42,866
Non-GAAP Adjusted EBITDA⁶	641,941	55,260	(42,254)	(63,760)	591,187

2Q25	Chinese Mainland	Overseas Markets	Others	Unallocated expenses	Total
Operating profit	913,551	25,576	(33,879)	(89,729)	815,519
Add: Depreciation and amortization	17,035	1,020	125	-	18,180
Add: SBC expenses	-	-	-	39,318	39,318
Non-GAAP Adjusted EBITDA⁶	930,586	26,596	(33,754)	(50,411)	873,017

(1) "Overseas Markets" includes Indonesia, the Philippines and Australia.

(2) "Others" includes a combination of multiple business activities that each does not meet the quantitative thresholds to qualify as reportable segments.

(3) The significant expense categories and amounts align with the segment-level information that is regularly provided to the CODM.

(4) "Operating Expenses" includes Origination, servicing expenses and other costs of revenue, Sales and marketing expenses, General and administrative expenses, Research and development expenses, Credit losses for quality assurance commitment, Provision for loans receivable and Provision for accounts receivable and contract assets.

(5) Unallocated expenses are mainly related to share-based compensation, impairment of goodwill of prior acquisitions, and other miscellaneous items that are not allocated to segments. These expenses are excluded from segment results as they are not reviewed by the CODM as part of segment performance.

(6) "Non-GAAP Adjusted EBITDA" represents operating profit (loss) plus (a) depreciation and amortization expenses and (b) share-based compensation expenses.