FinVolution

August 2026

FinVolution Group

Investor Presentation

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FinVolution
Better Finance,
with Technology
FinVolution
AdaKami
拍拍贷
ppdai.com
$5,000
₱15,000
JuanHand

"LEGO+" Strategy : Local Excellence, Global Outlook

FinVolution

One Platform, Multiple Markets.

1) Chinese Mainland

Top 3 (1)

2) Developing Market

Top 2 (1)

Top 1 (1)

3) Developed Market

Leading

4) New Initiatives

BLU

Cross-Market Platform Capability

- Licensing Experience
- Reputation & Trust
- Risk Underwriting
- Know-how
- Cross-Cultural Localization
- Capital

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

Building a Regional Platform

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Exponential Upside	2025	High Potential Optionality	BLU AI Technology; New Country Incubation	Pipelines for Next Batch of Growth
Profitable Growth	2018	Growth Markets	Expanding Unique Users	38% CAGR$_{2021-2025}$
			Superior Volume Growth	39% CAGR$_{2021-2025}$
Core Base	2007	Mature Market	Scale	RMB **10.0** bn Avg. Revenue$_{2021-2025}$

2Q26: Sequential Recovery and Rising Overseas Profit Contribution

FinVolution

Transaction Volume × Revenue Take Rate × Cost Efficiency = Operating Profit

Drivers

Transaction Volume	Revenue Take Rate	Cost Efficiency
✓ Expanding User Base	− Interest Rate	✓ AI Application
✓ Product Expansion	− Funding Partnership	✓ Economies of Scale
	✓ Credit Quality	

+8% QoQ[1]

Overseas Markets	Chinese Mainland
+17% QoQ	+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.

Overseas: Profitability On Track

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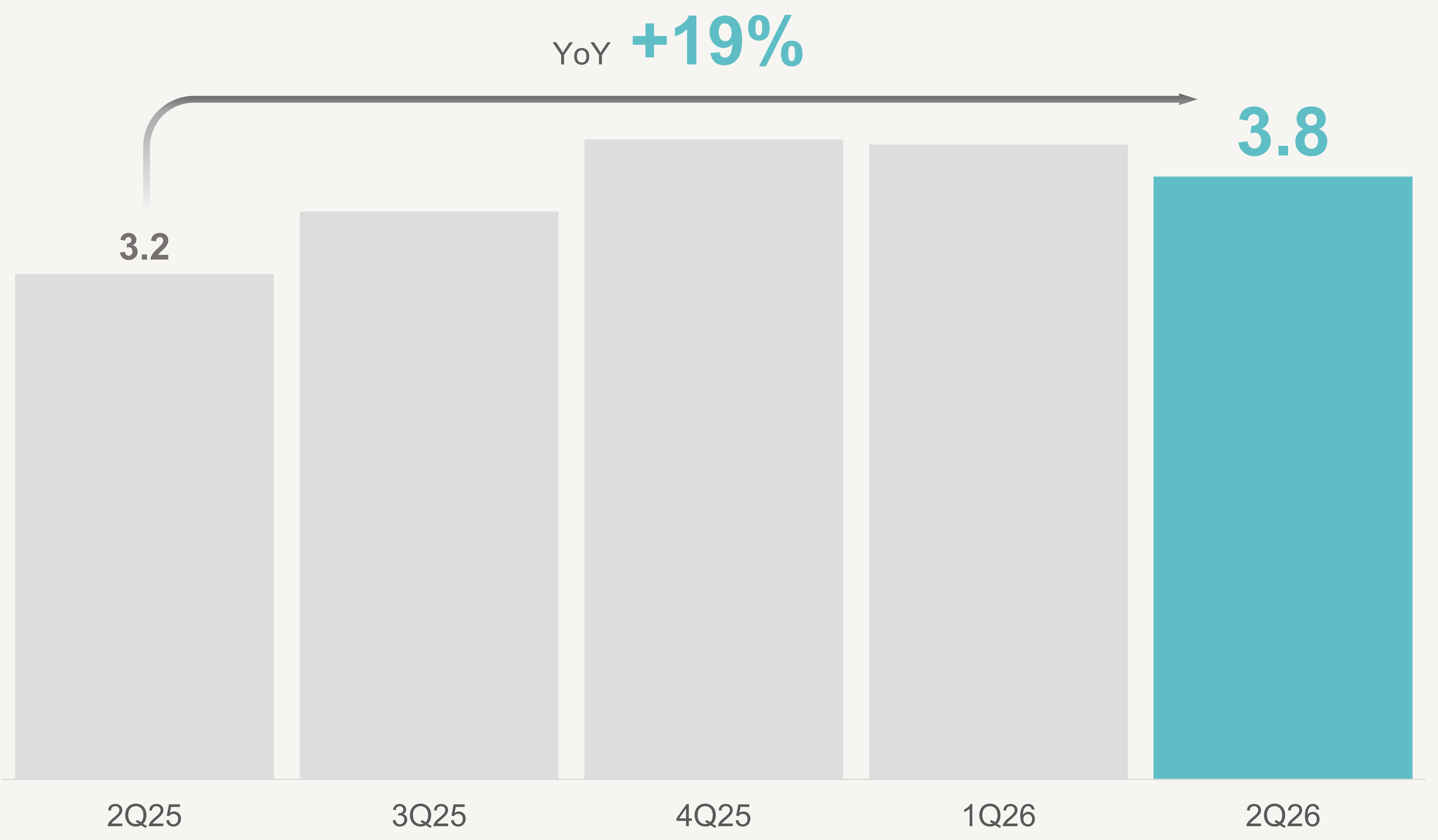
~27%

of group revenue from overseas segment in 2Q26

Strong EBITDA growth despite deliberate, temporary pullback in the Philippines

Transaction Volume in Overseas Markets

RMB/bn



RMB 26.6M (2Q25) → *Adjusted EBITDA[1]* *YoY +108%* → **RMB 55.3M** (2Q26)

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

Chinese Mainland: Recovery Amid Regulatory Transition

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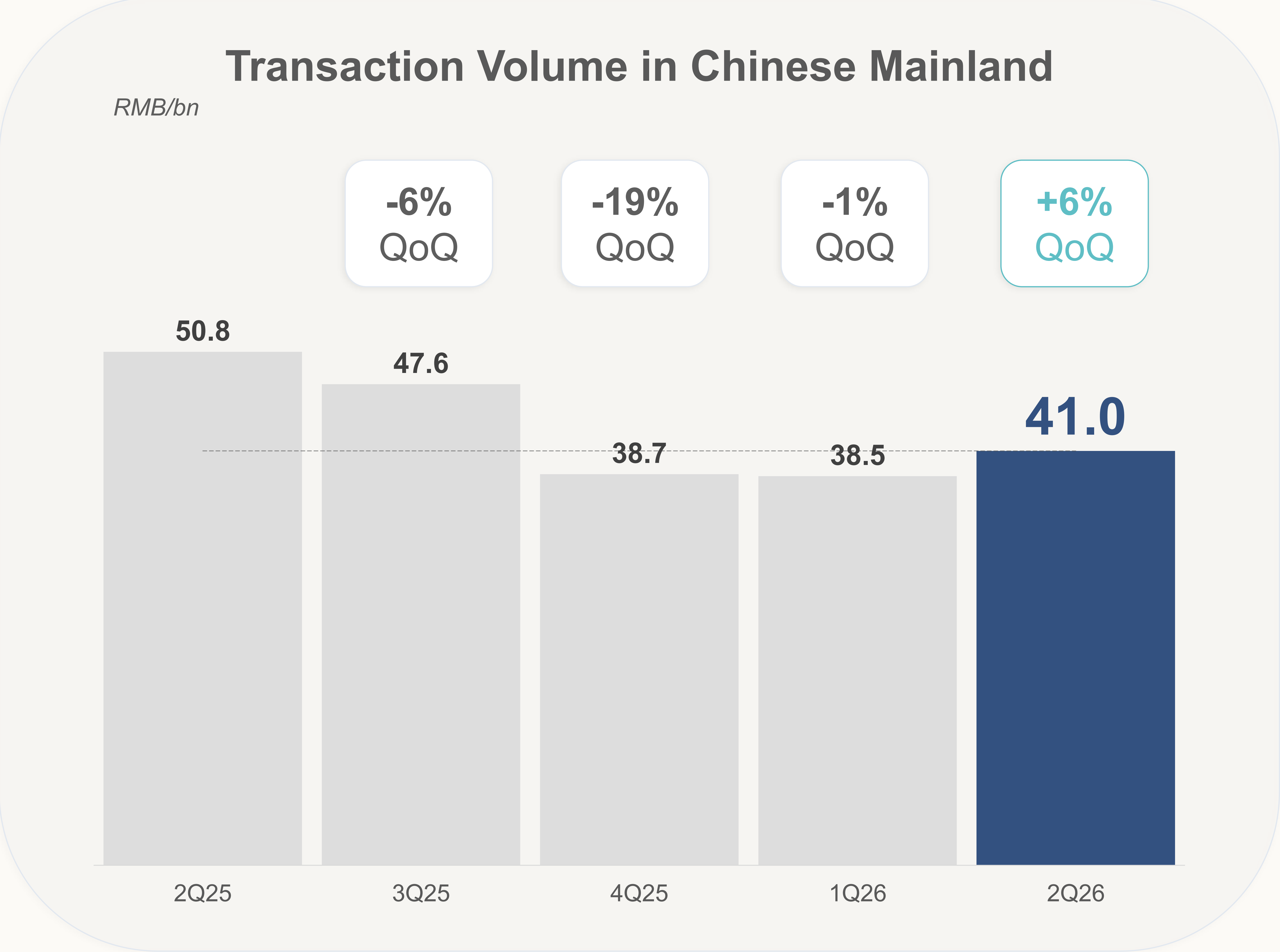
+6%

QoQ growth in Transaction Volume in 2Q26

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



Multiple Pillars of Shareholder Value

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Net Cash[1]	Overseas Markets	Chinese Mainland
~US$720mn	US$30mn 2026 Overseas EBITDA on Track	Regulatory Adaptation
• Paid US$74.5mn of dividends and US$27.4mn of share buybacks in 2Q26	• Rapid, Scalable Growth Engine • 108% YoY adjusted EBITDA growth	• Transaction volume +6% QoQ • Credit quality bottoming out from trough in 4Q25, despite potential headwind from regulatory adaptation

(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.

Regional Digital Credit Platform

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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

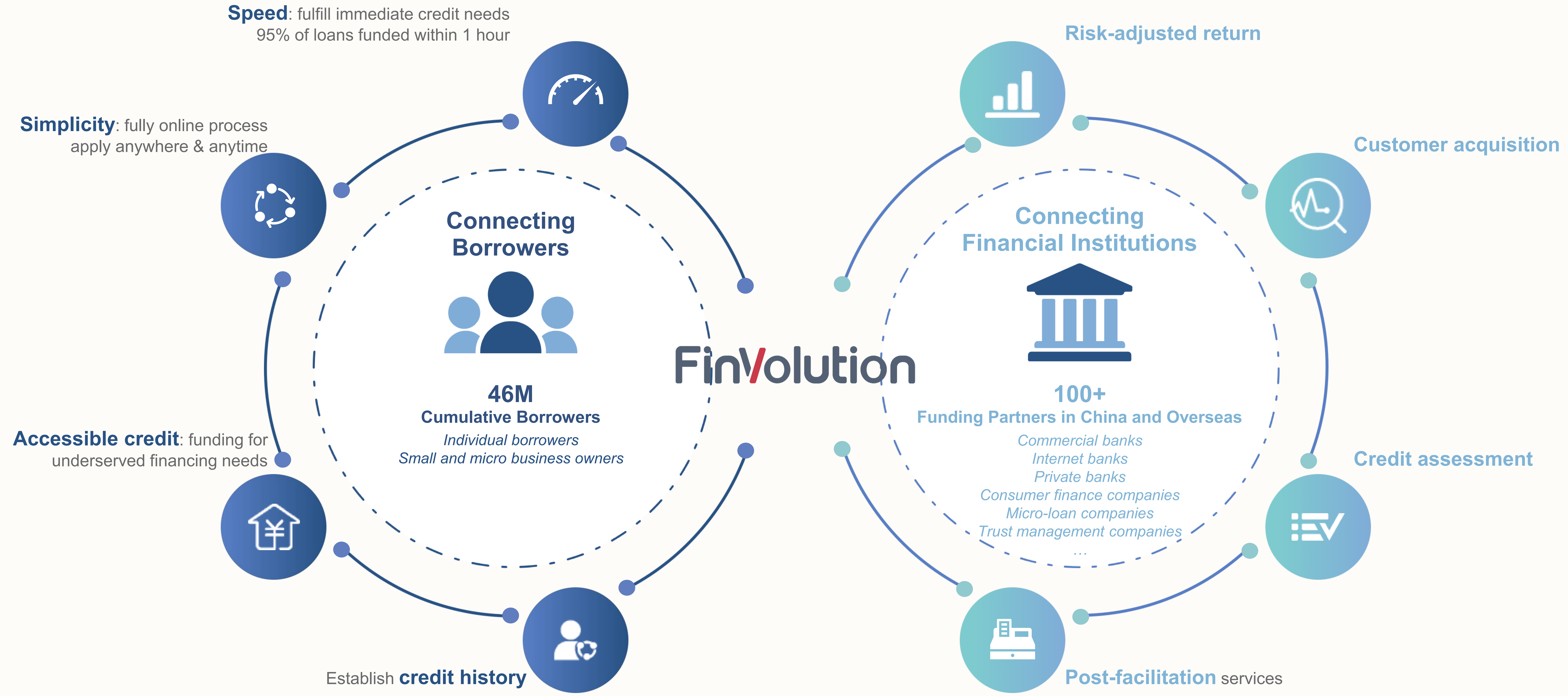
China

Indonesia

Philippines

Australia

Consumer Lending Made Simple



(1) All figures are as of June 30, 2026, unless otherwise noted.

Expanding Digital Credit Franchise

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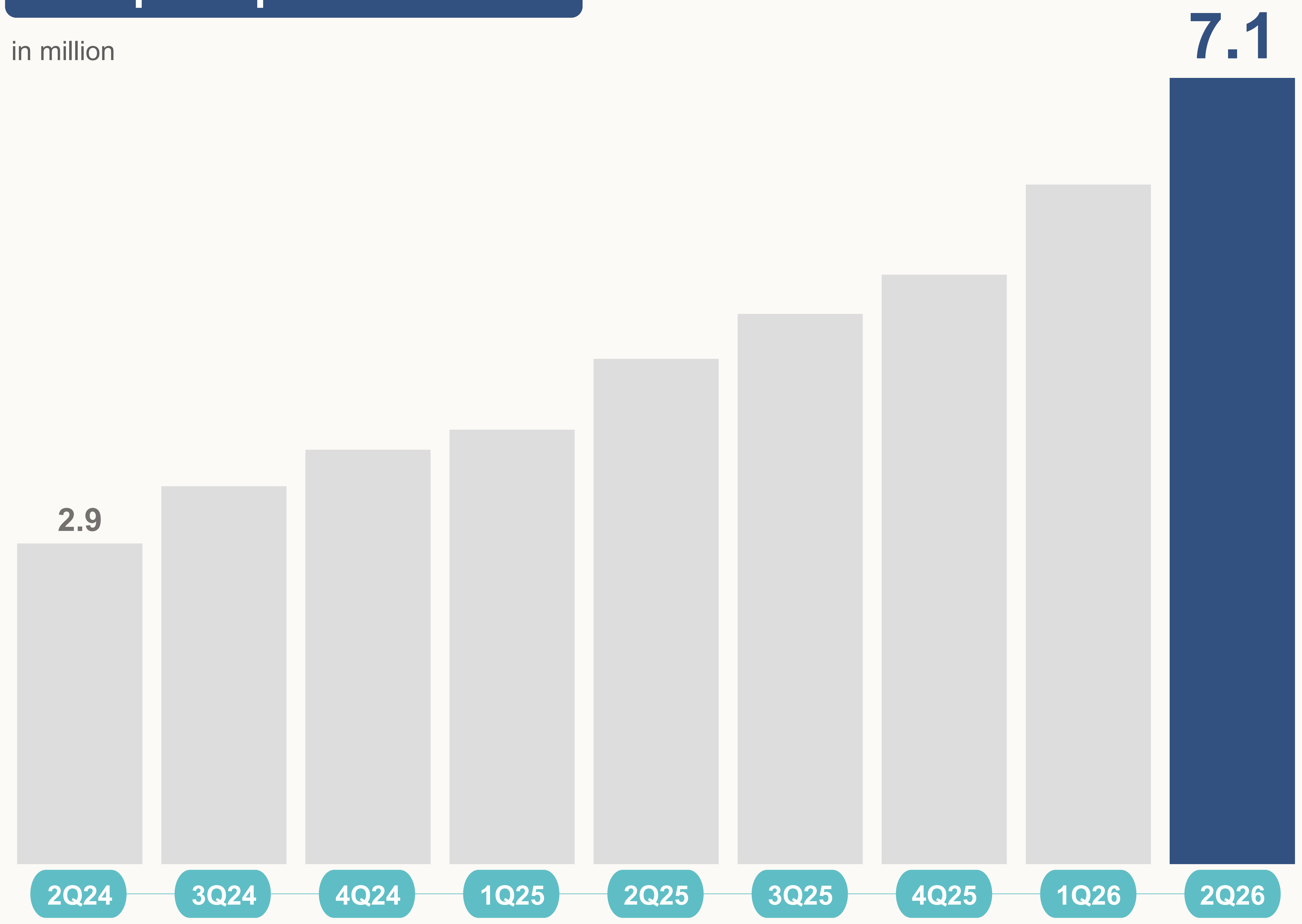
+2x

User Base Growth in 24 months

Access.

Bridging the credit gap across developing and developed markets

Group Unique Borrowers[1]



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

Behind the Performance Lies a Replicable Operating System

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AI-driven Data Technology

Natural Language Processing
LLMs · Multi-modal models · TTS

Graph-Based Algorithms
Anti-fraud & risk association inference

Data Analysis & Data Modeling
Agentic rule mining · Automated evaluation

Cloud Computing
AI-native infrastructure

Trusted Generative AI
Responsible AI practices

Deep Know-how

Customer Acquisition
Intelligent marketing & conversion

Intelligent Operation
Agentic Engineering · AI automation

Risk Assessment
Anti-fraud · Credit scoring · Pricing

Funding Management
Fund matching · Post-loan mgt

Cross-Cycle Expertise

19 YRS

Coveted Products
Fundo · BLU

Diversified User Acquisition

Extensive Partner Network
100+ institutional funding partners globally

Efficient Operation
Sharing operational excellence across markets

Sophisticated Risk Assessment
Proven risk management through market cycles

03

Validated Credit Experience

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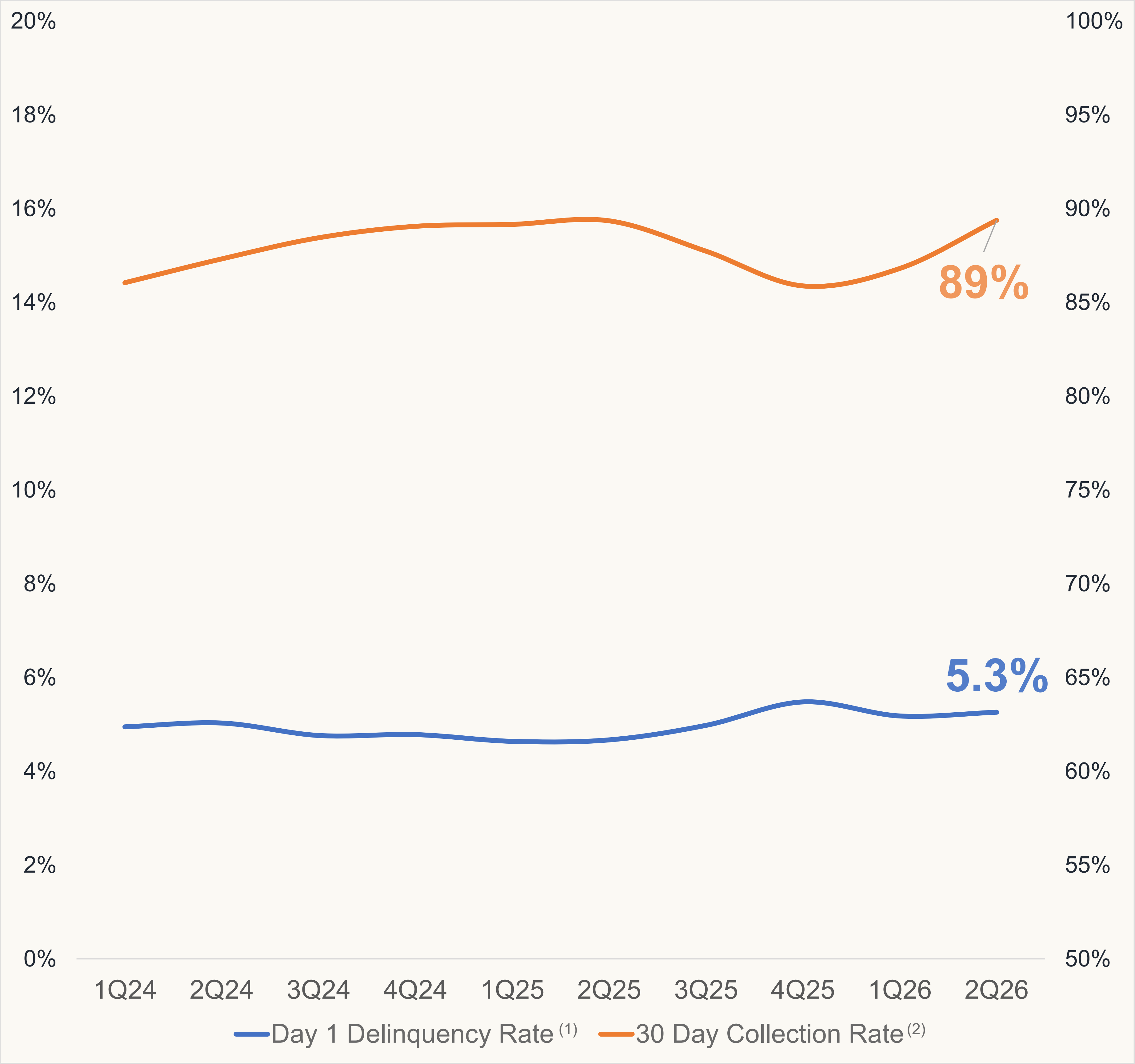
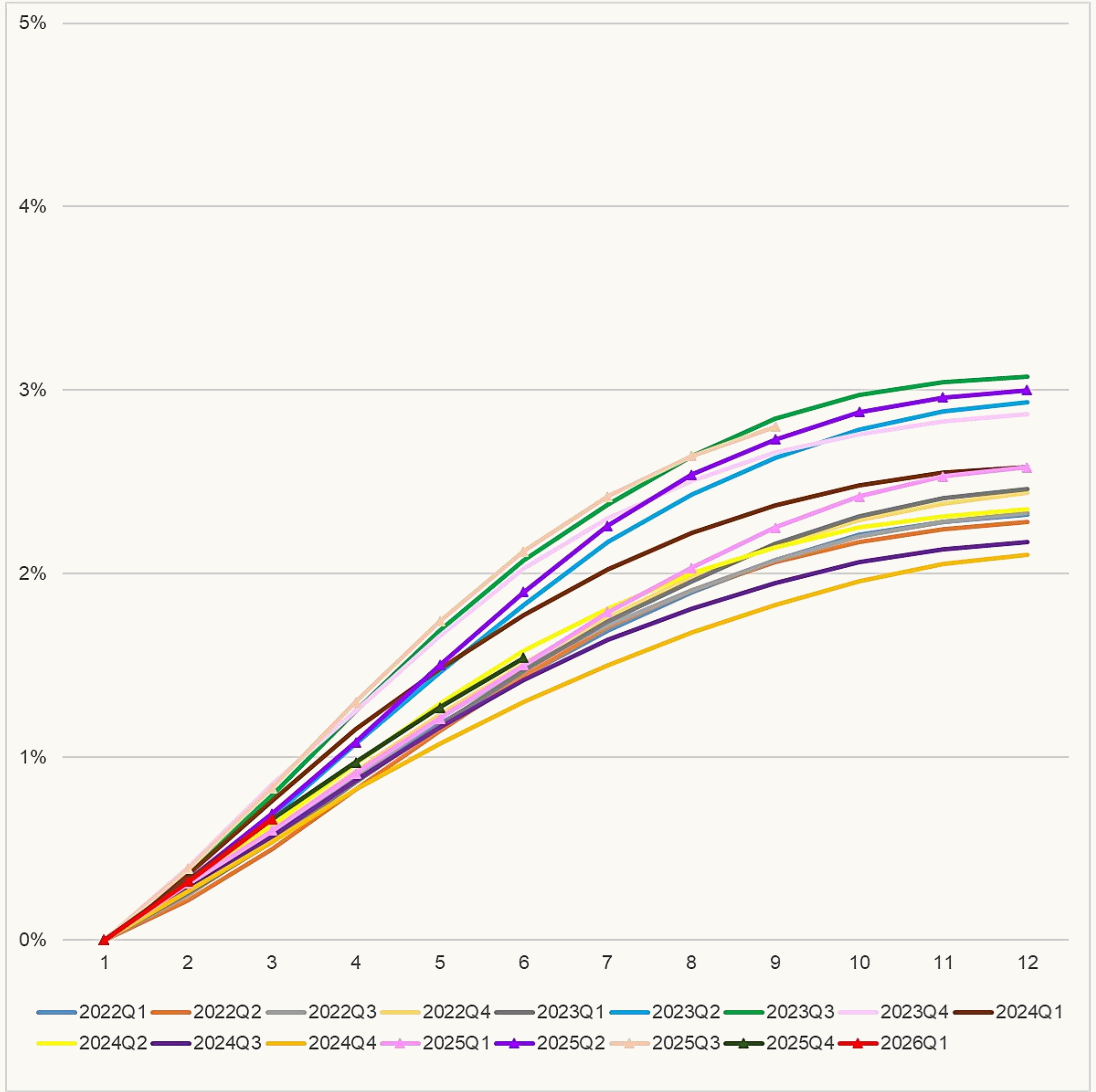
Resilient Risk Performance across Multiple Cycles



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.

Proprietary Customer Acquisition Know-how

FinVolution

	Chinese Mainland	Overseas Markets
Traffic Platforms		
Search Engines		
Embedded Finance	Leading internet and local service platforms	Top e-commerce platforms
Point-of-Sale		Mobile brand and electronic distribution channels

Federated Learning-Based Joint Modeling

Expanding User Base

2.6M New Borrowers in 2Q26

+64% YoY

Highly-Automated

99% Loan automation in China

<1 min Approval Time

RMB 10,742 Average Principal Amount[1]

8.5 Months Average Loan Tenure[1]

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

Leadership Team with Track Record

Tiezheng LI

Chief Executive Officer
Co-founder
Vice Chairman

■ Education:

Shaofeng GU

Chief Innovation Officer
Co-founder
Chairman

■ Education:

Awards Recognition

2026 Asia Executive Team

FinanceAsia AWARDS 2025

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

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:

06 Consistent Shareholder Return

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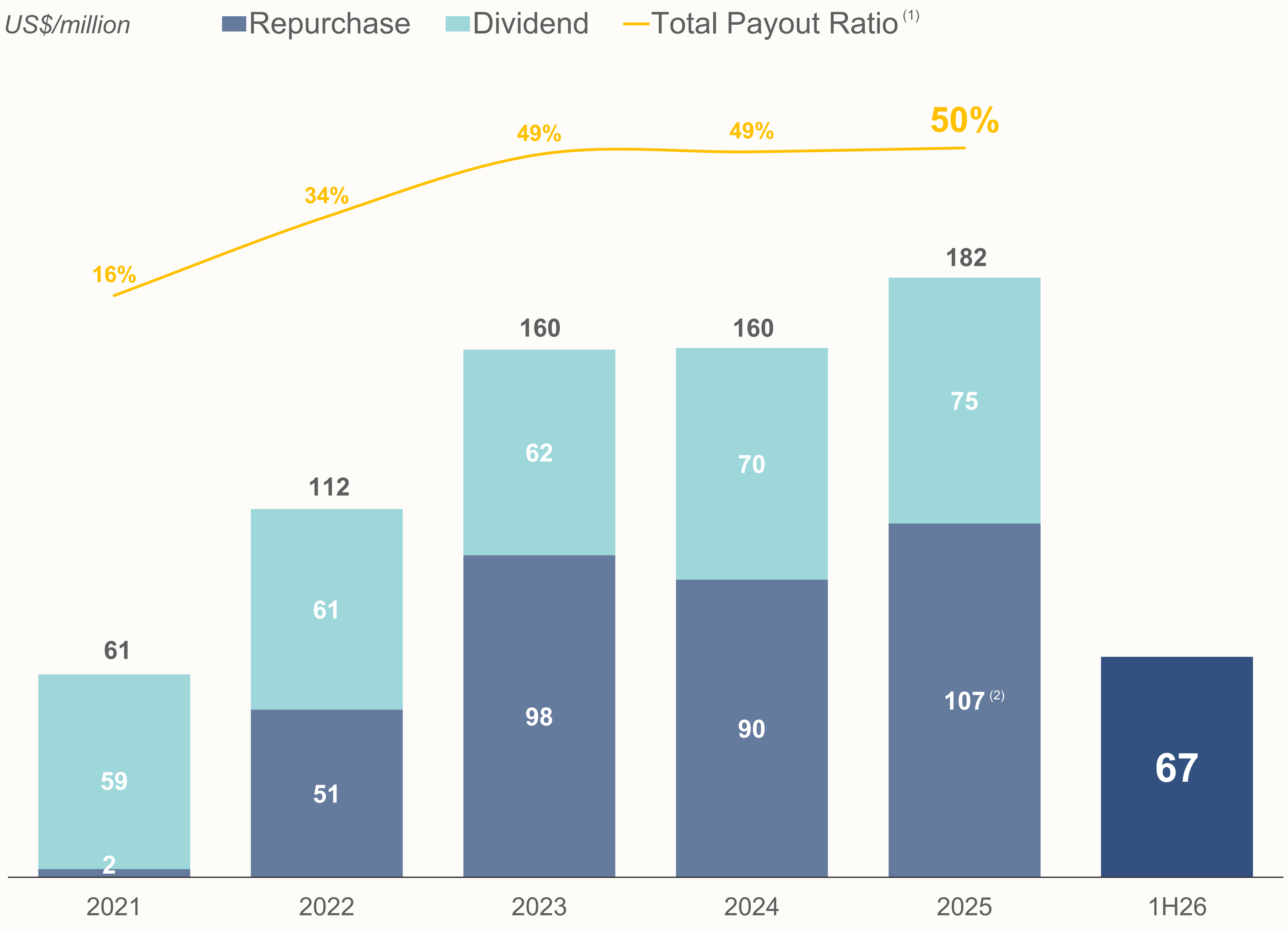
Total Value Returned to Shareholders (Approx.)



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

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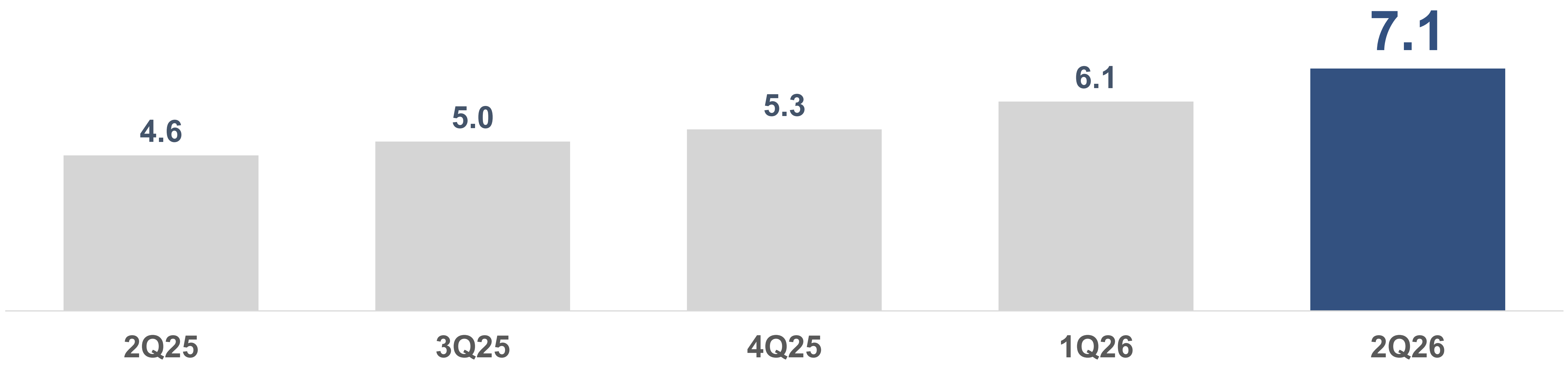
Unique Borrowers

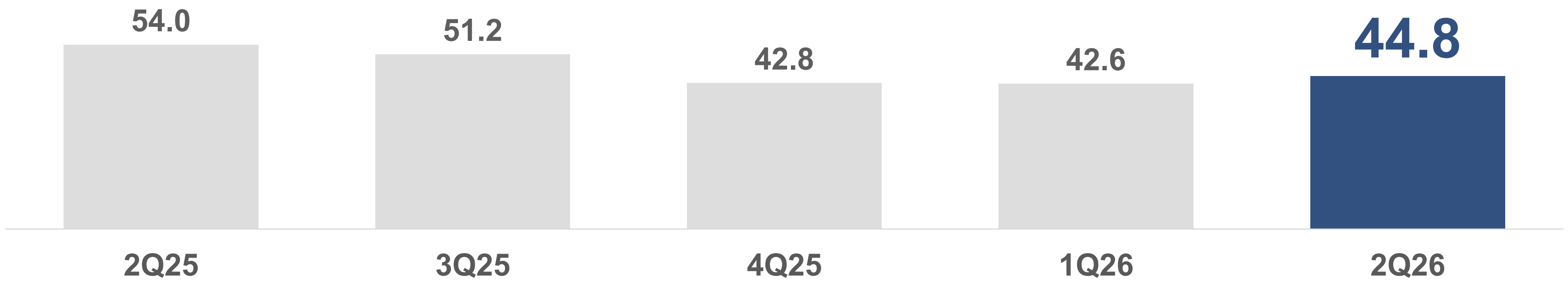
in mn



+16%
QoQ

Transaction Volume

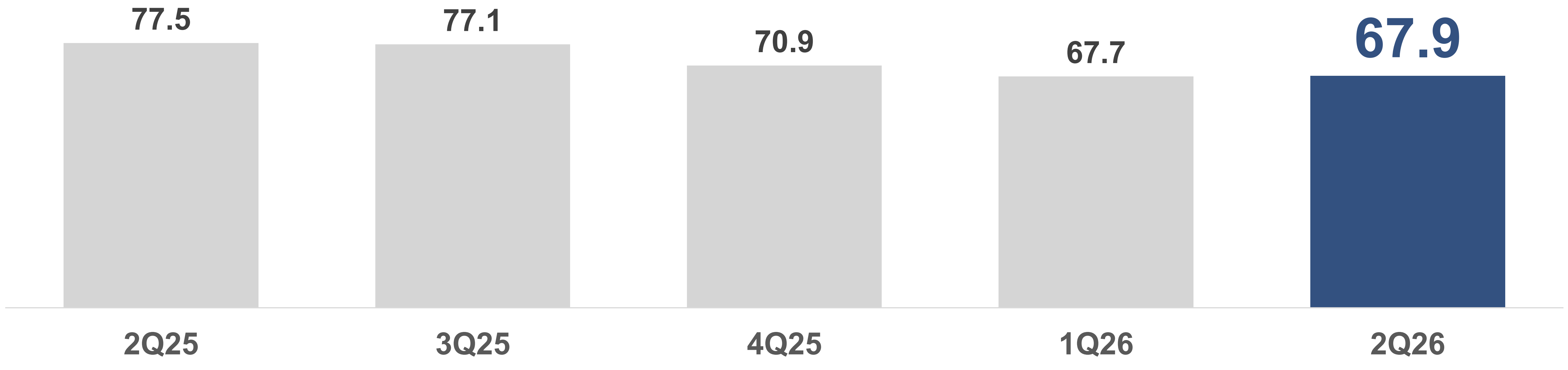
in RMB/bn



+5%
QoQ

Loan Balance

in RMB/bn



+0.3%
QoQ

2Q26: Resilient Financial Results

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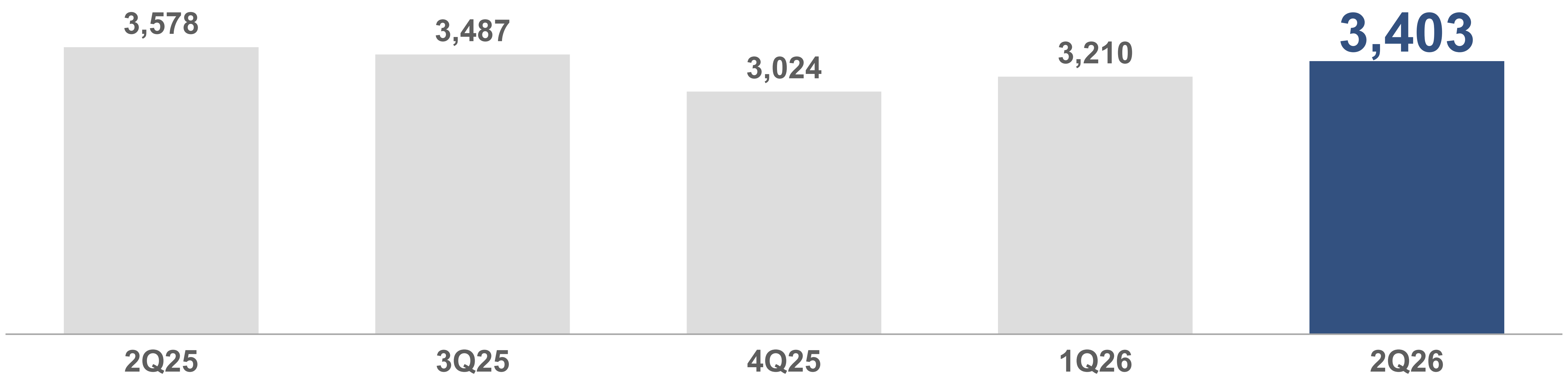
Net Revenue

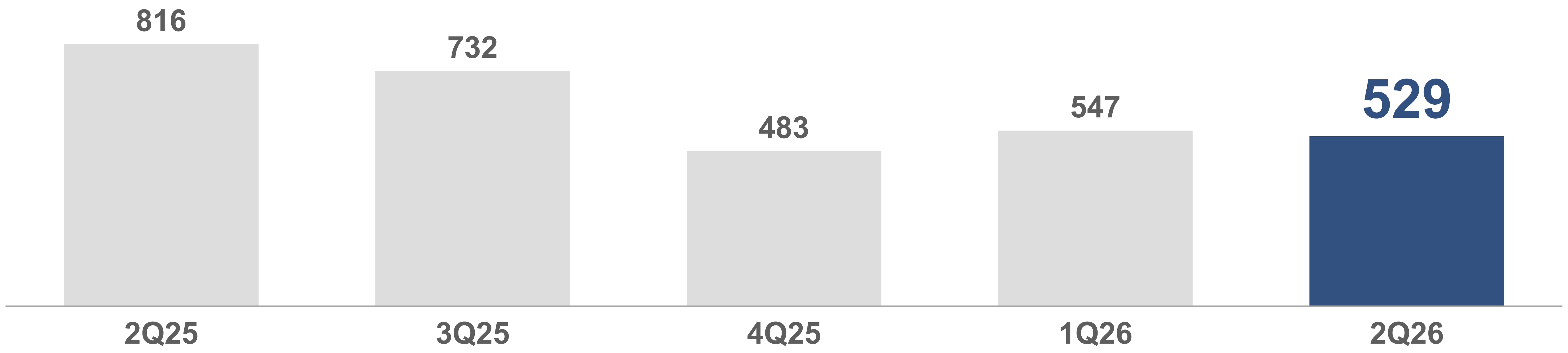
in RMB/mn



+6%
QoQ

Operating Profit

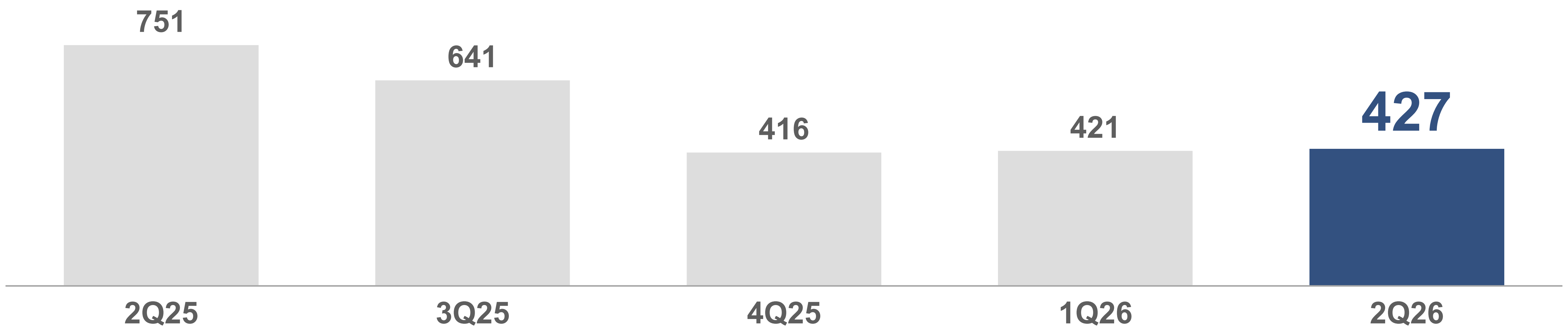
in RMB/mn



+8%
QoQ[1]

Net Profit

in RMB/mn



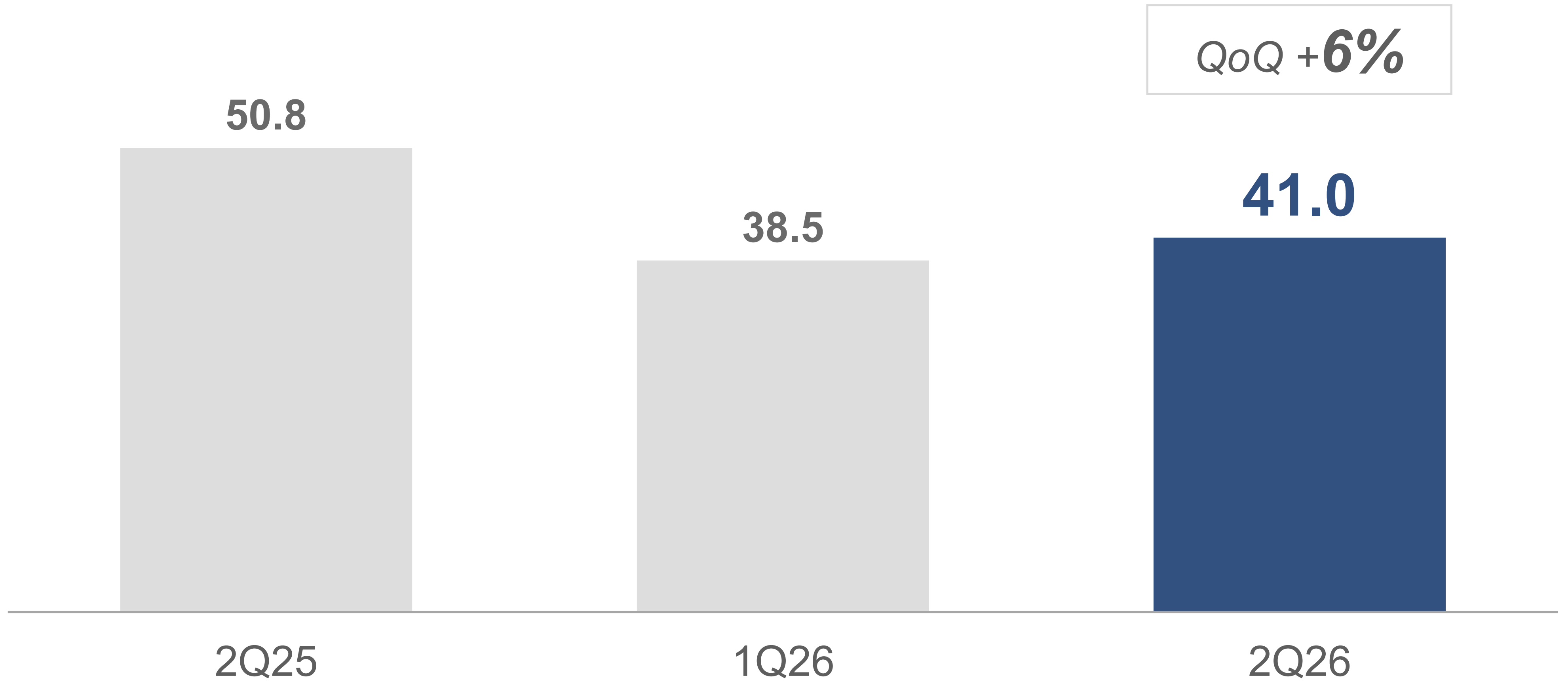
+1%
QoQ

(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

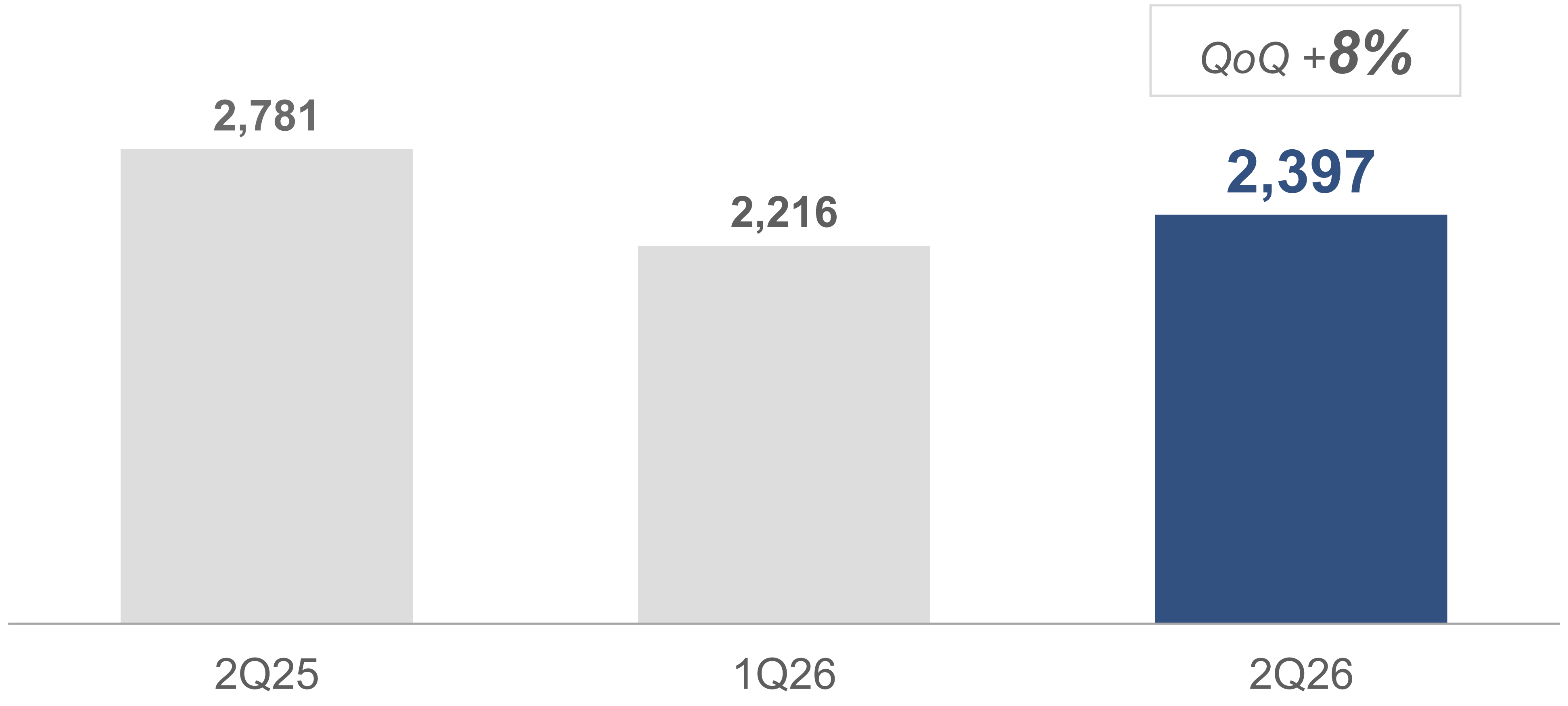
Transaction Volume (1)

RMB billion



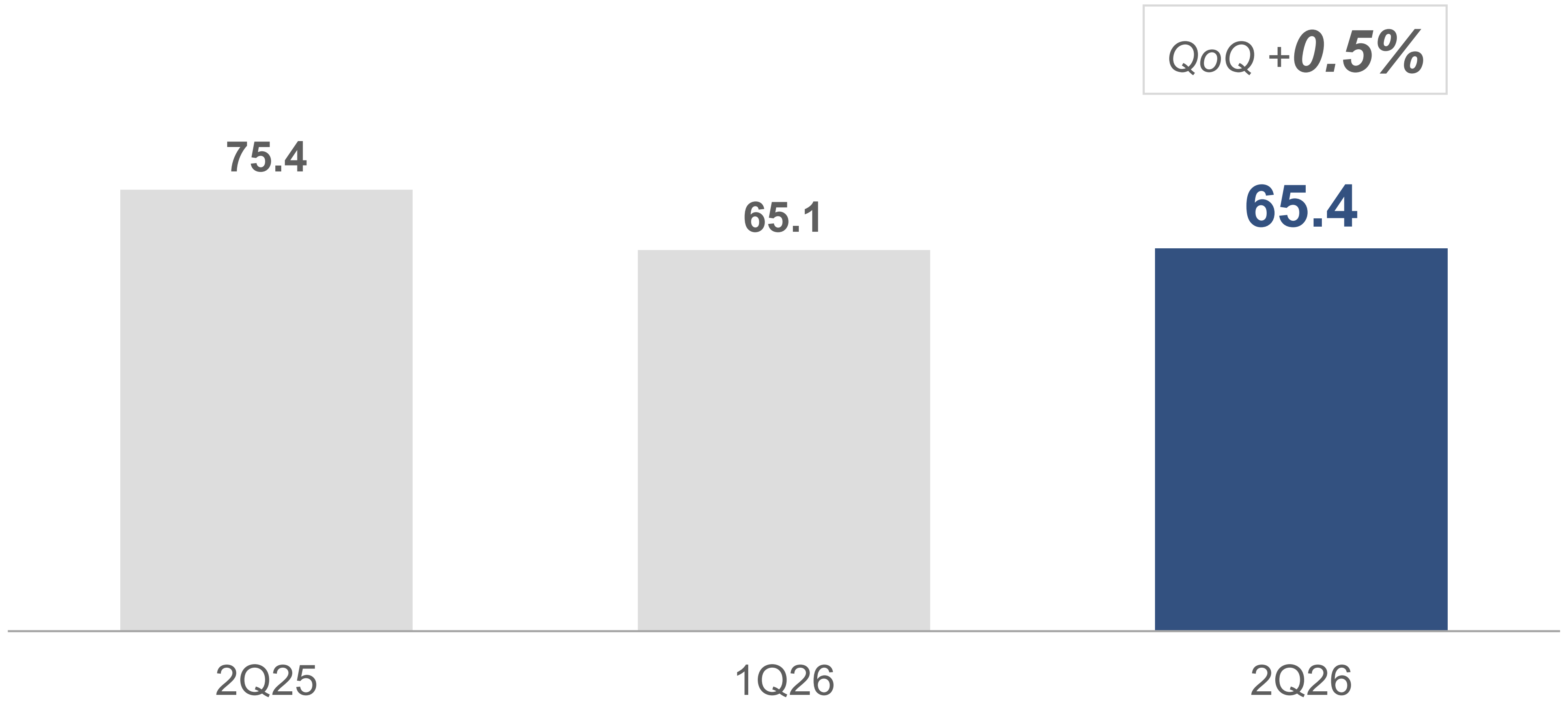
Net Revenue

RMB million



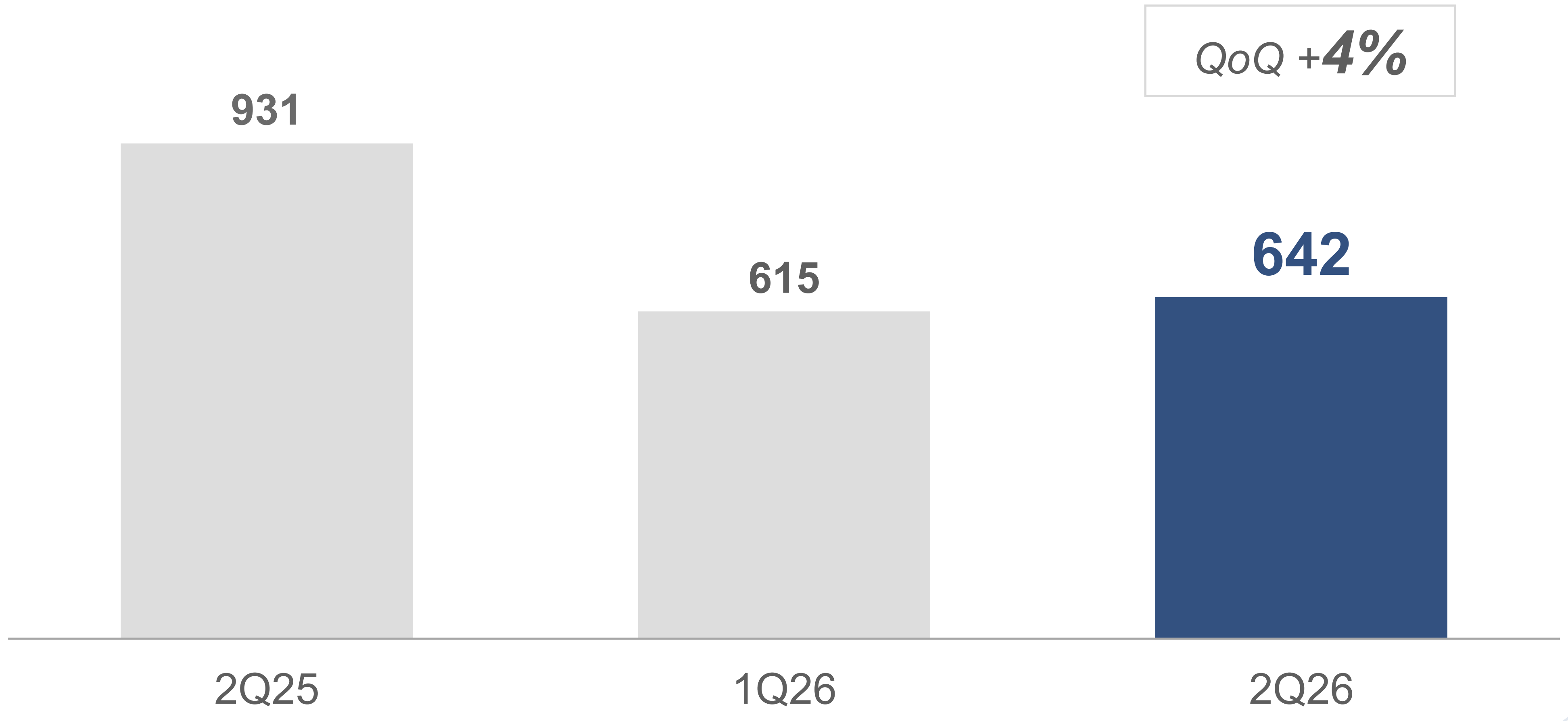
Outstanding Loan Balance (2)

RMB billion



Non-GAAP Adjusted EBITDA (3)

RMB million



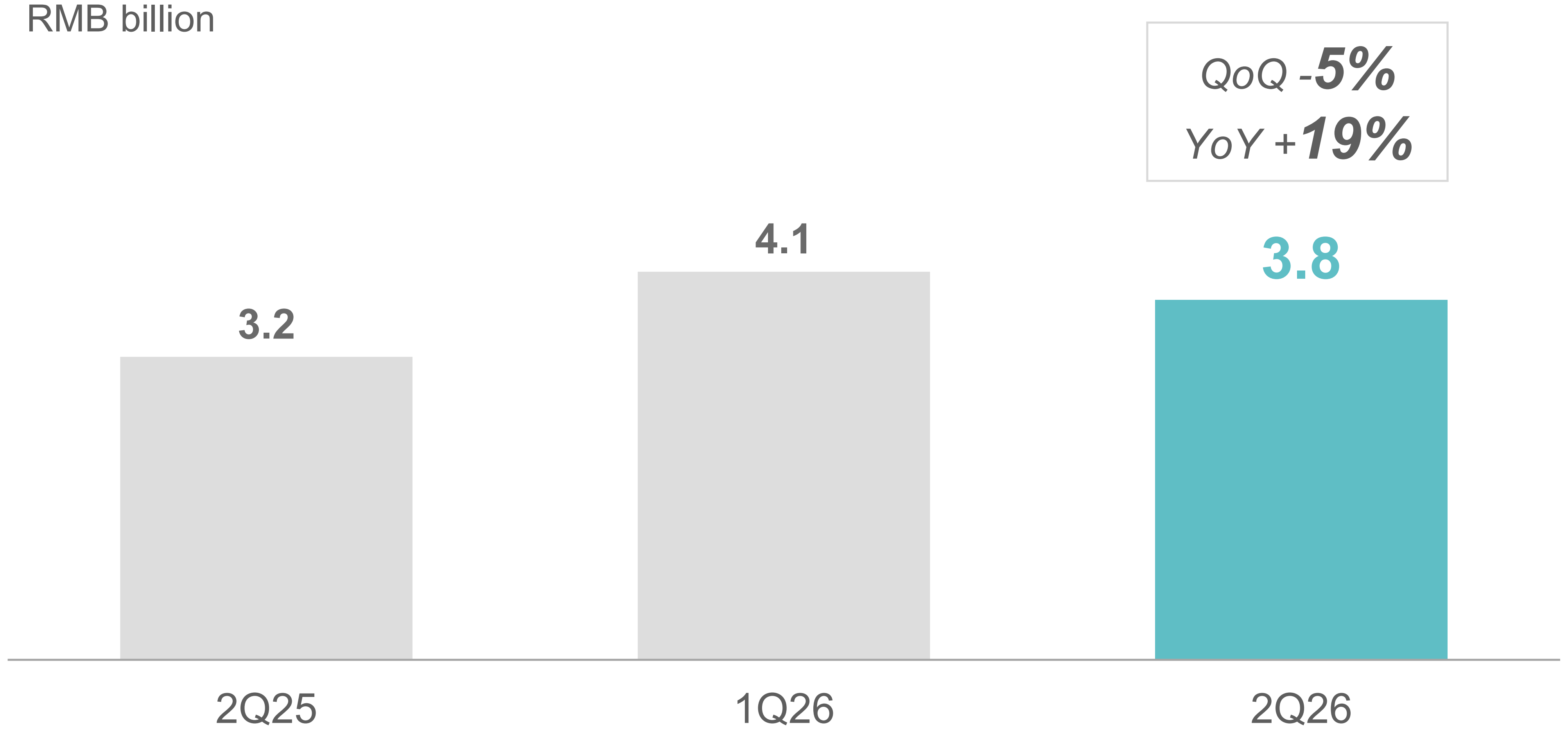
(1) Transaction volume refers to the loan amount facilitated during each period.
(2) Outstanding loan balance of China business refers to the balance of outstanding loans delinquent within 180 days as of the end of each period in the Chinese mainland market.
(3) Non-GAAP Adjusted EBITDA represents operating profit (loss) plus (a) depreciation and amortization expenses and (b) share-based compensation expenses.

Overseas Markets: Scaling Profitability Across International Footprint

FinVolution

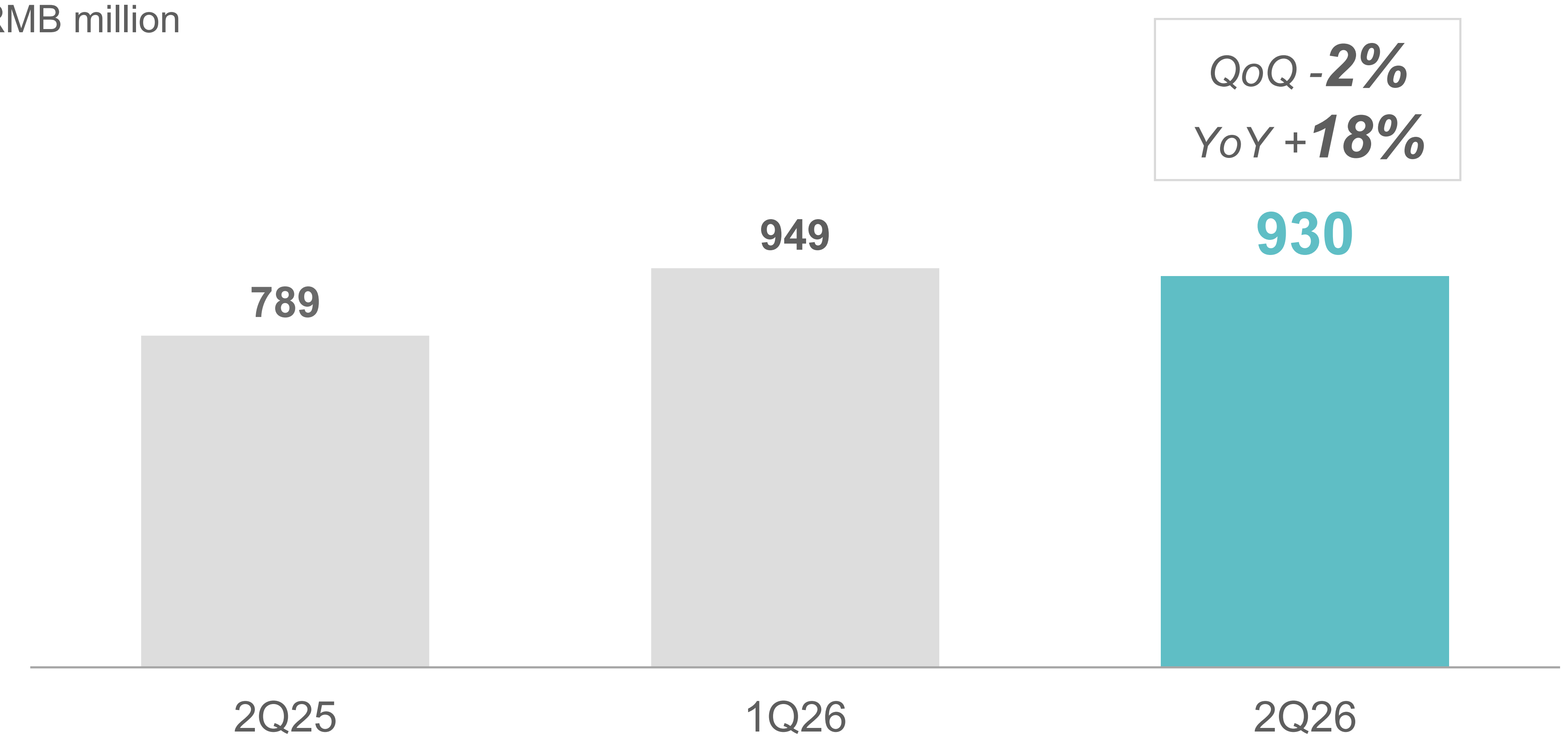
Transaction Volume (1)

RMB billion



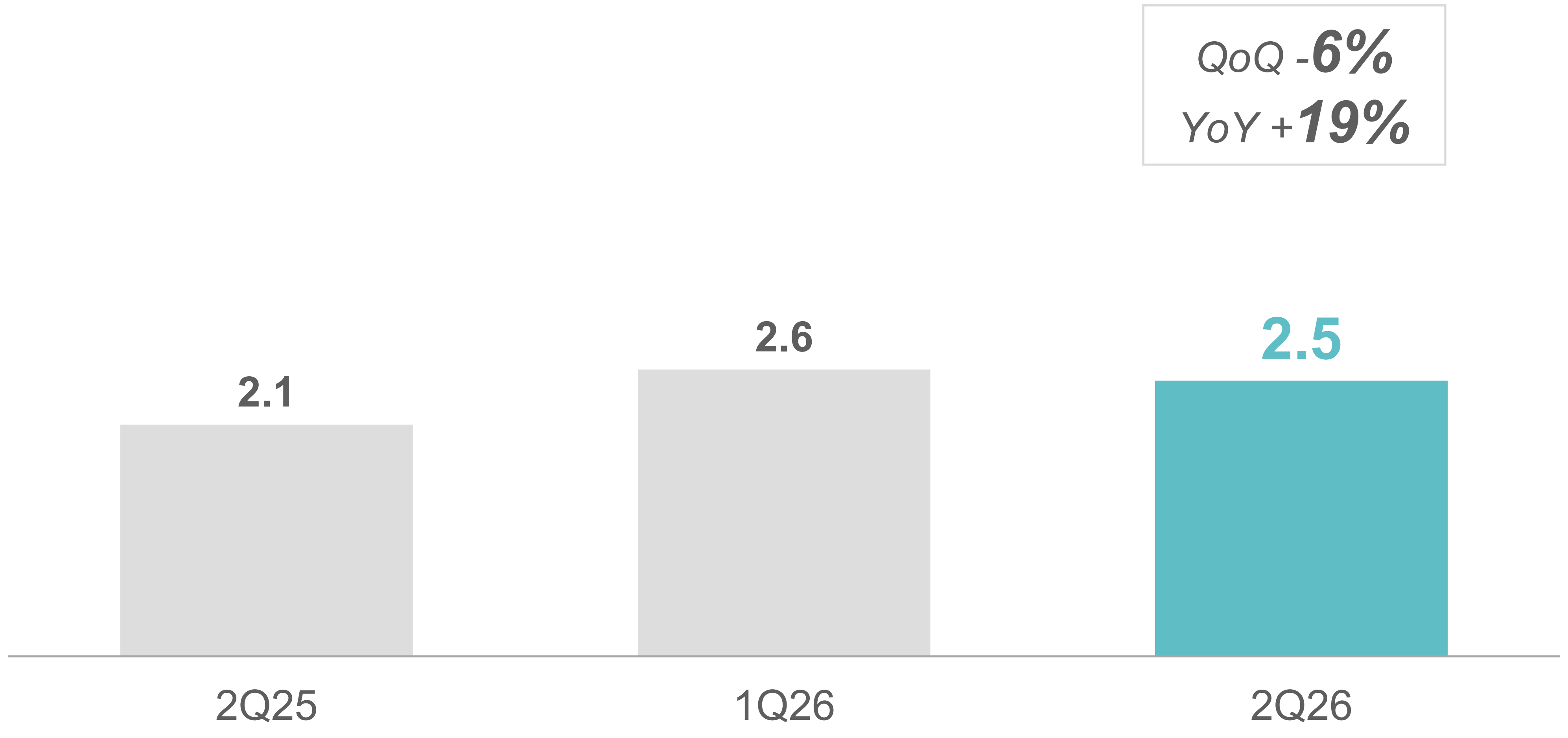
Net Revenue

RMB million



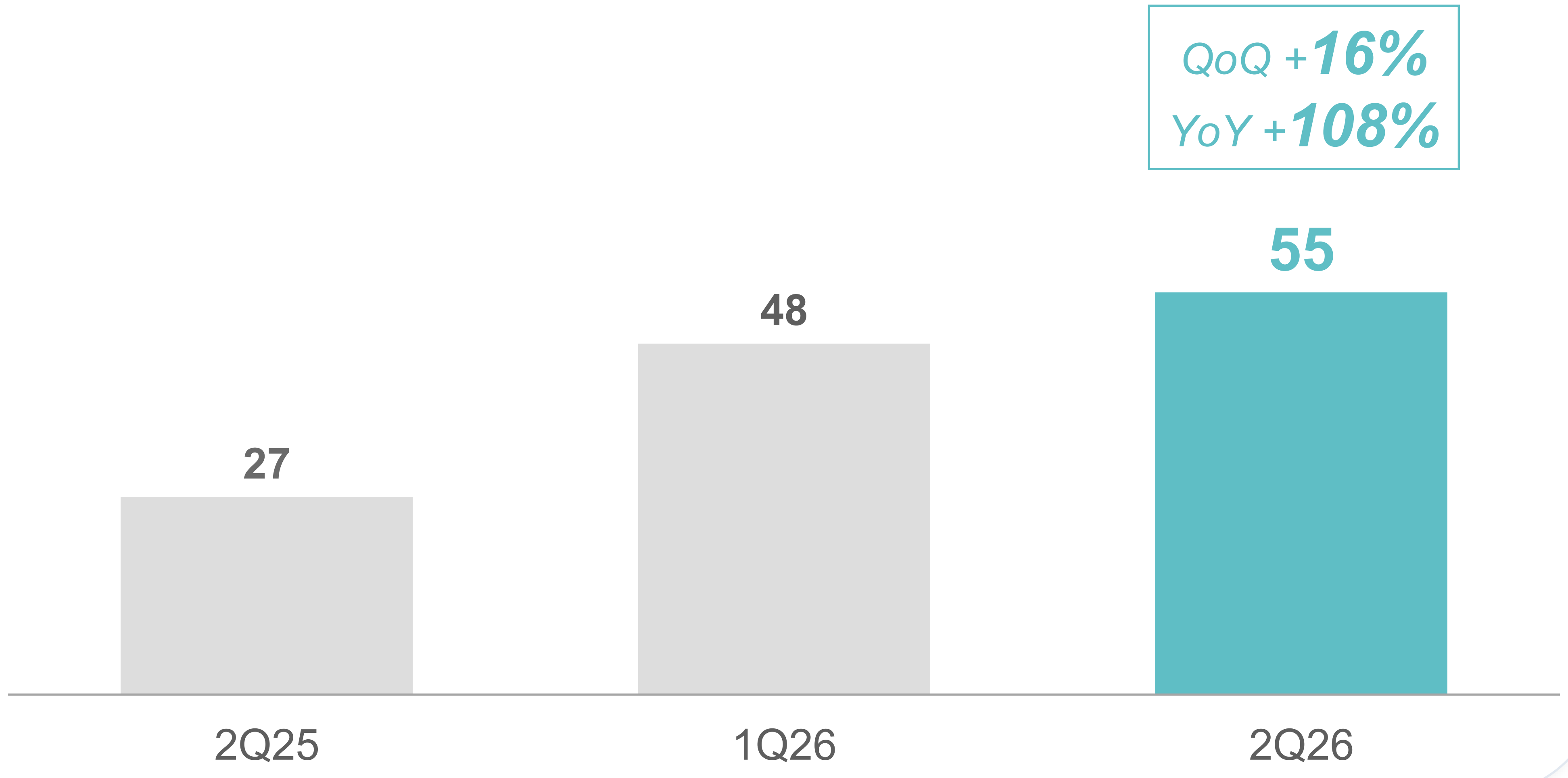
Outstanding Loan Balance (2)

RMB billion



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

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ir@xinye.com

Selected Segment Information

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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 EBITDA[6]	**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 EBITDA[6]	**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.