

FinVolution Group Investor Presentation

March 2025

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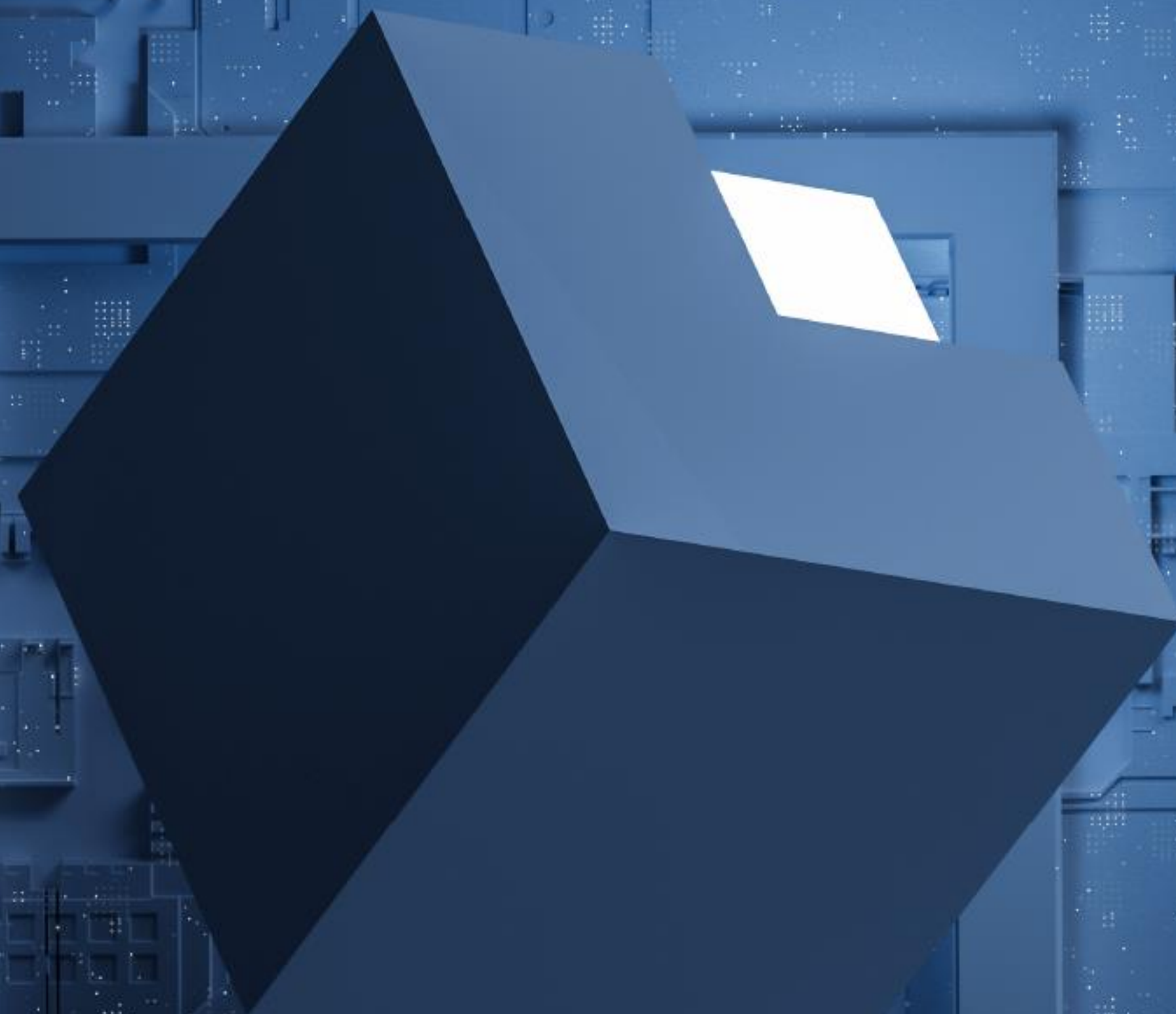
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Corporate Overview



Value Creation Through Long-termism

Mission

Enhancing Financial Services
Through Innovative Technologies

Vision

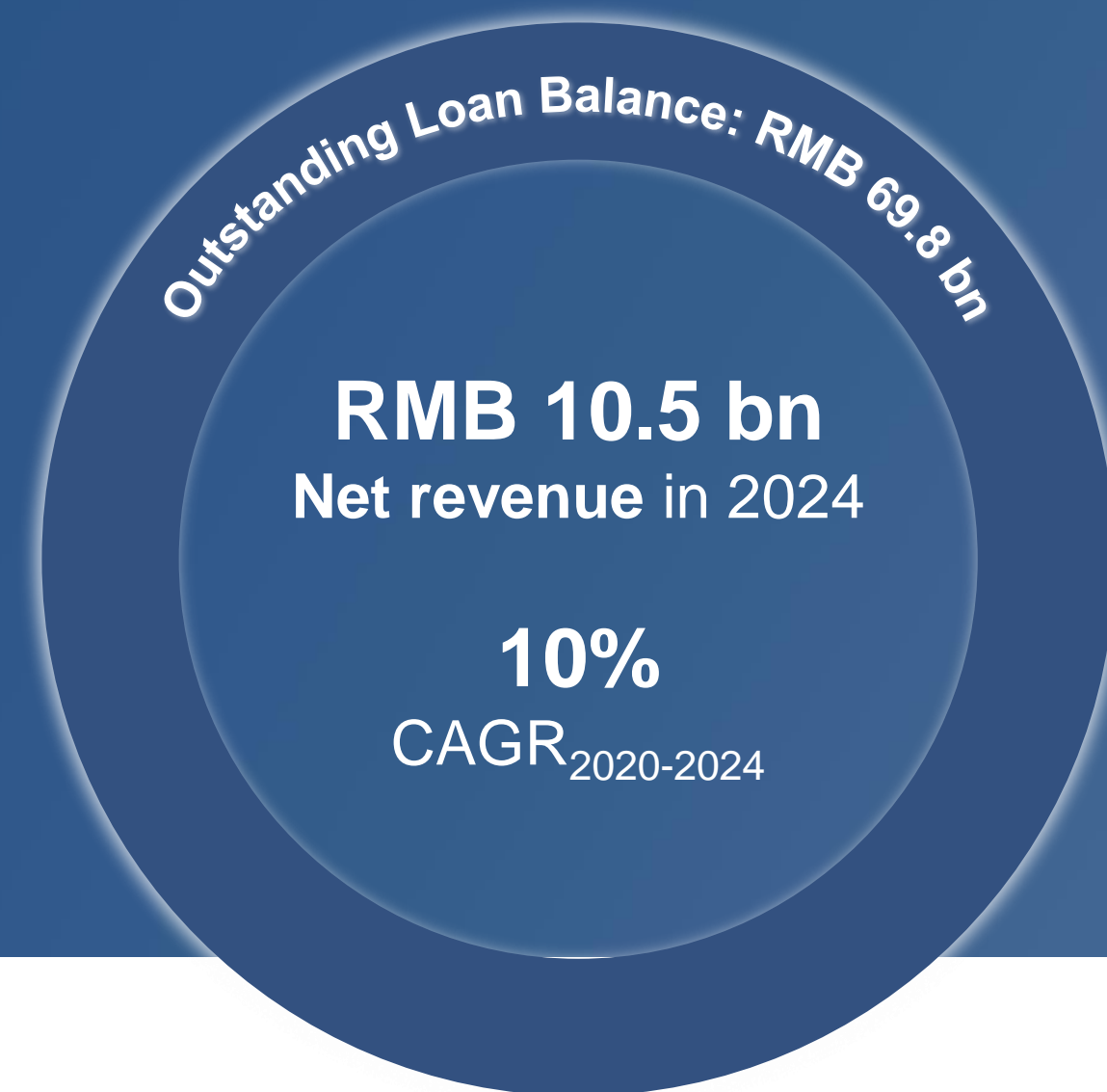
Be the Most Popular, Trusted
Fintech Group Among Users and
Partners

Values

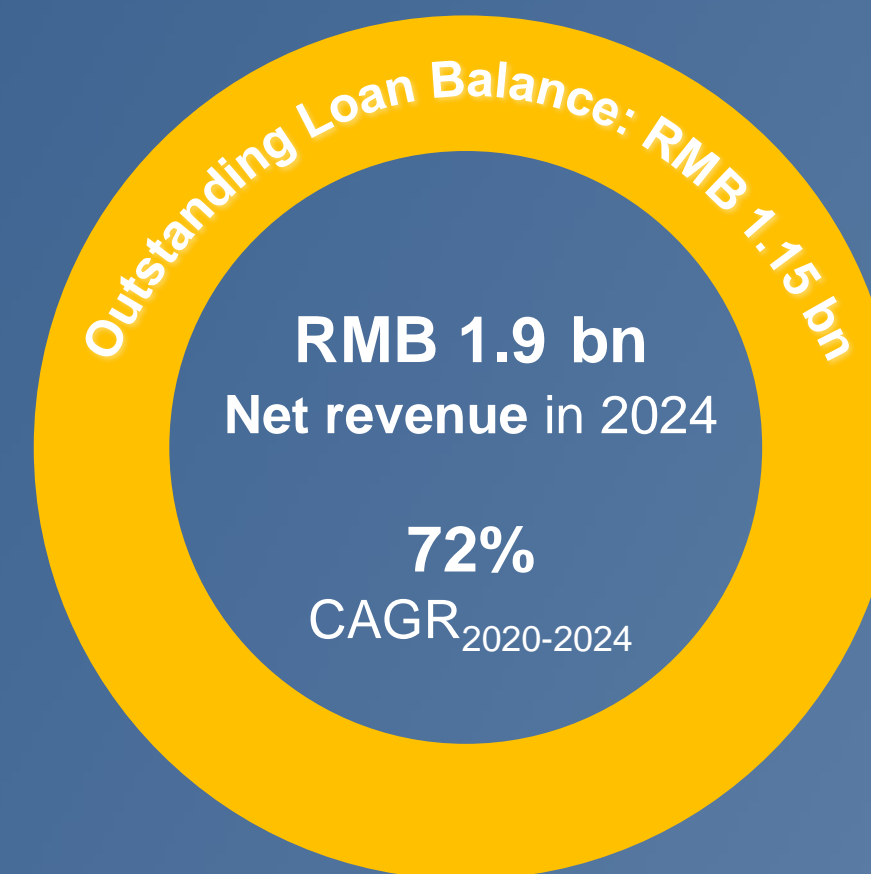
Customer-oriented
Simple and Reliable
Excellence-driven
Mutual Empowerment

Local Excellence, Global Outlook

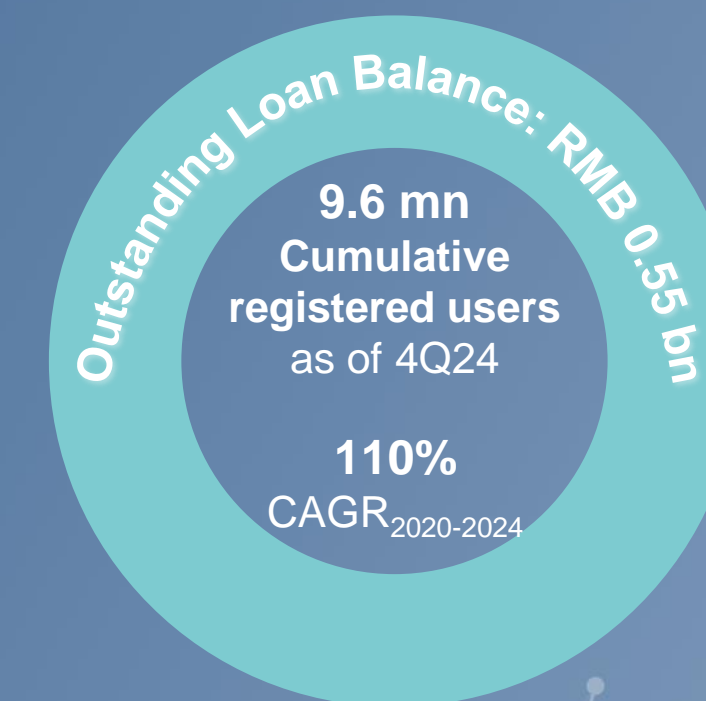
2007
CHINA



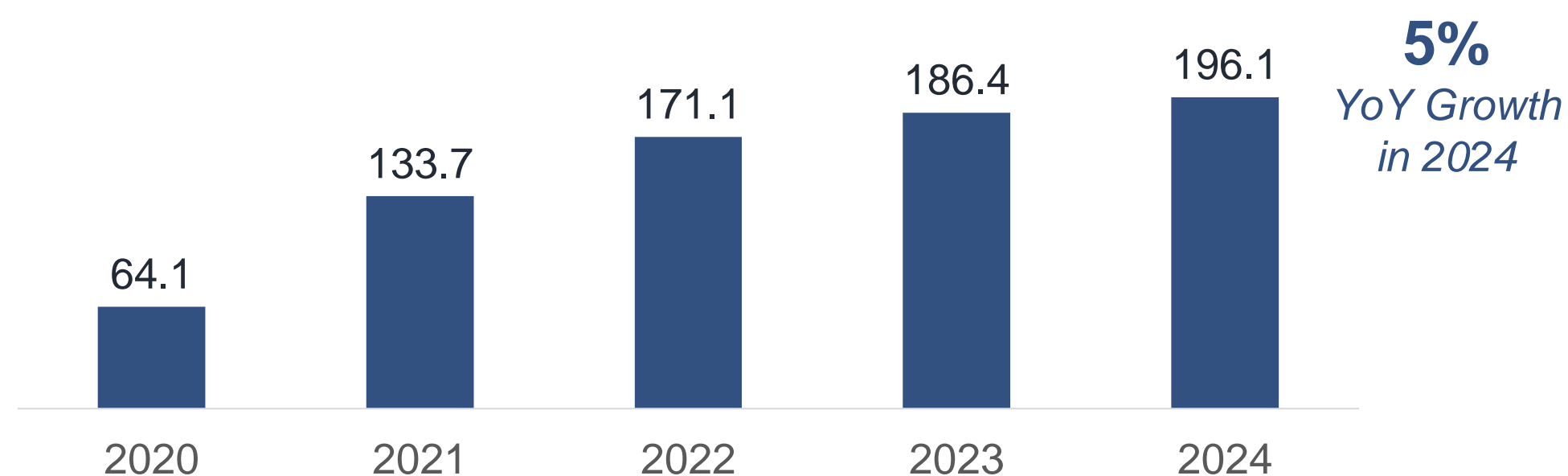
2018
INDONESIA



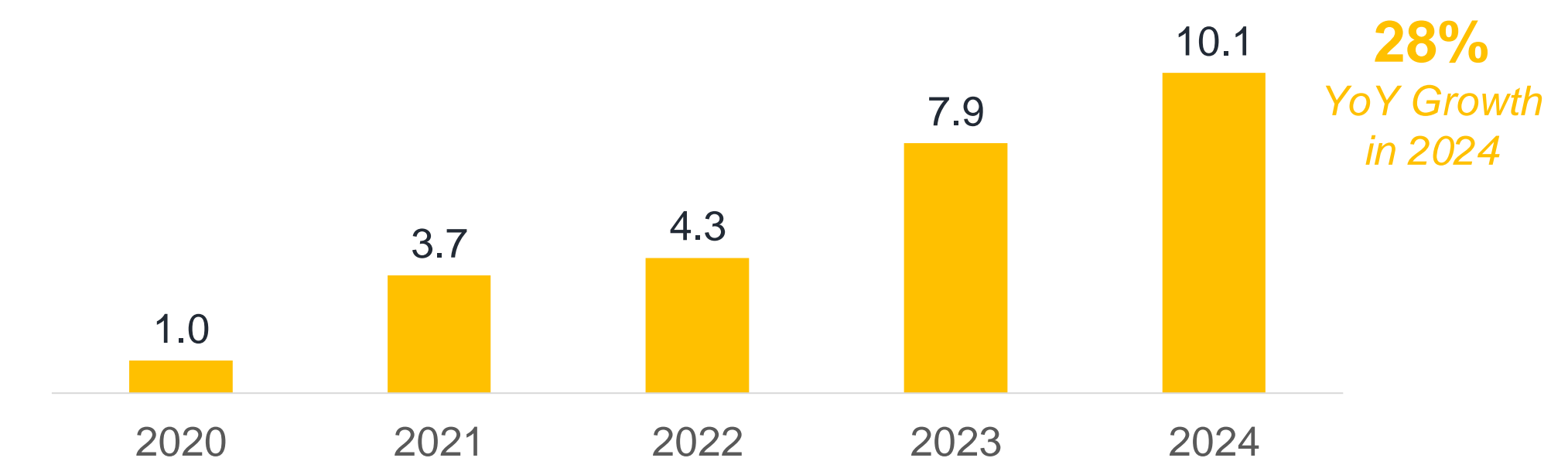
2020
PHILIPPINES



RMB/bn **Transaction Volume in China Market**

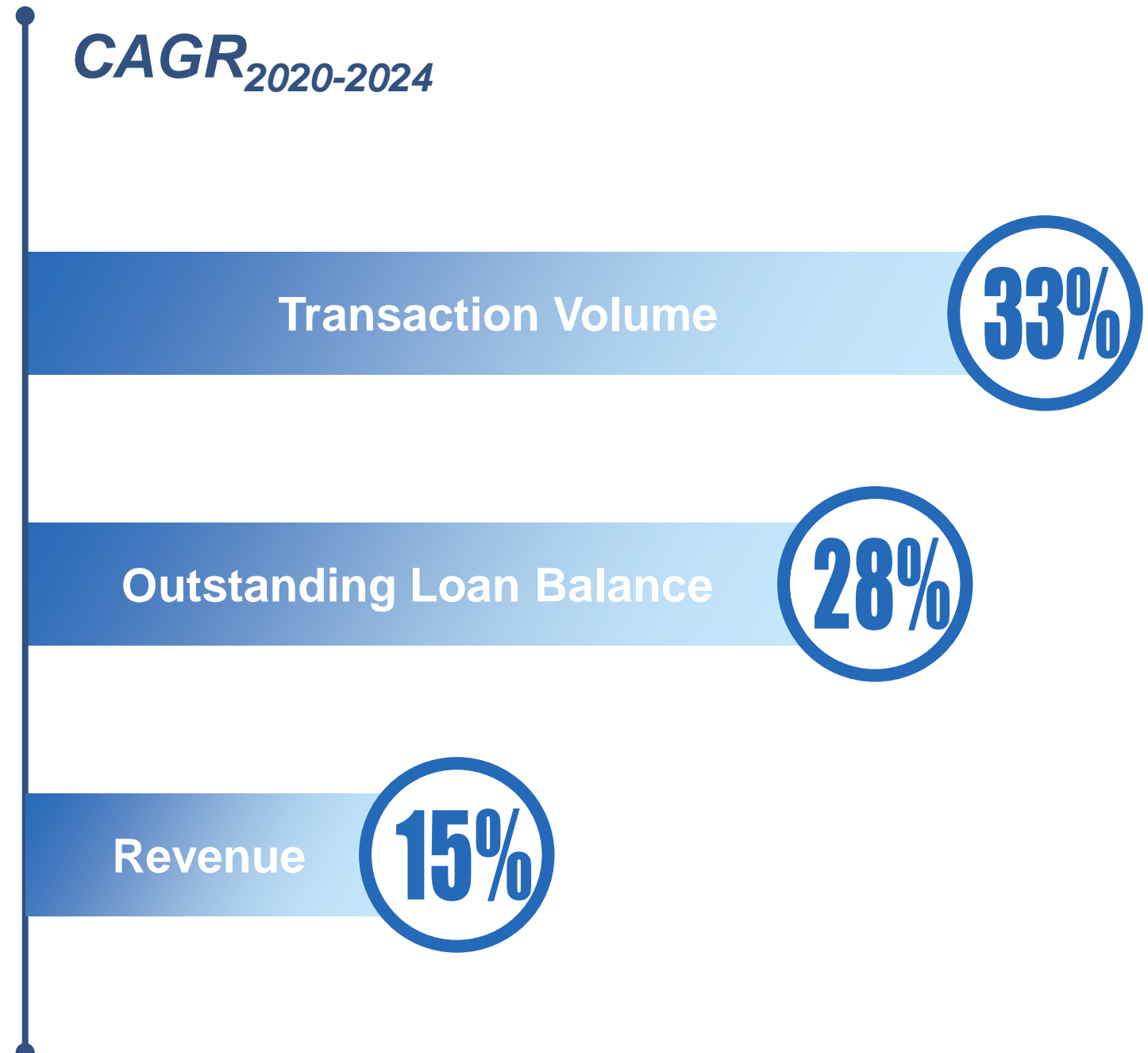
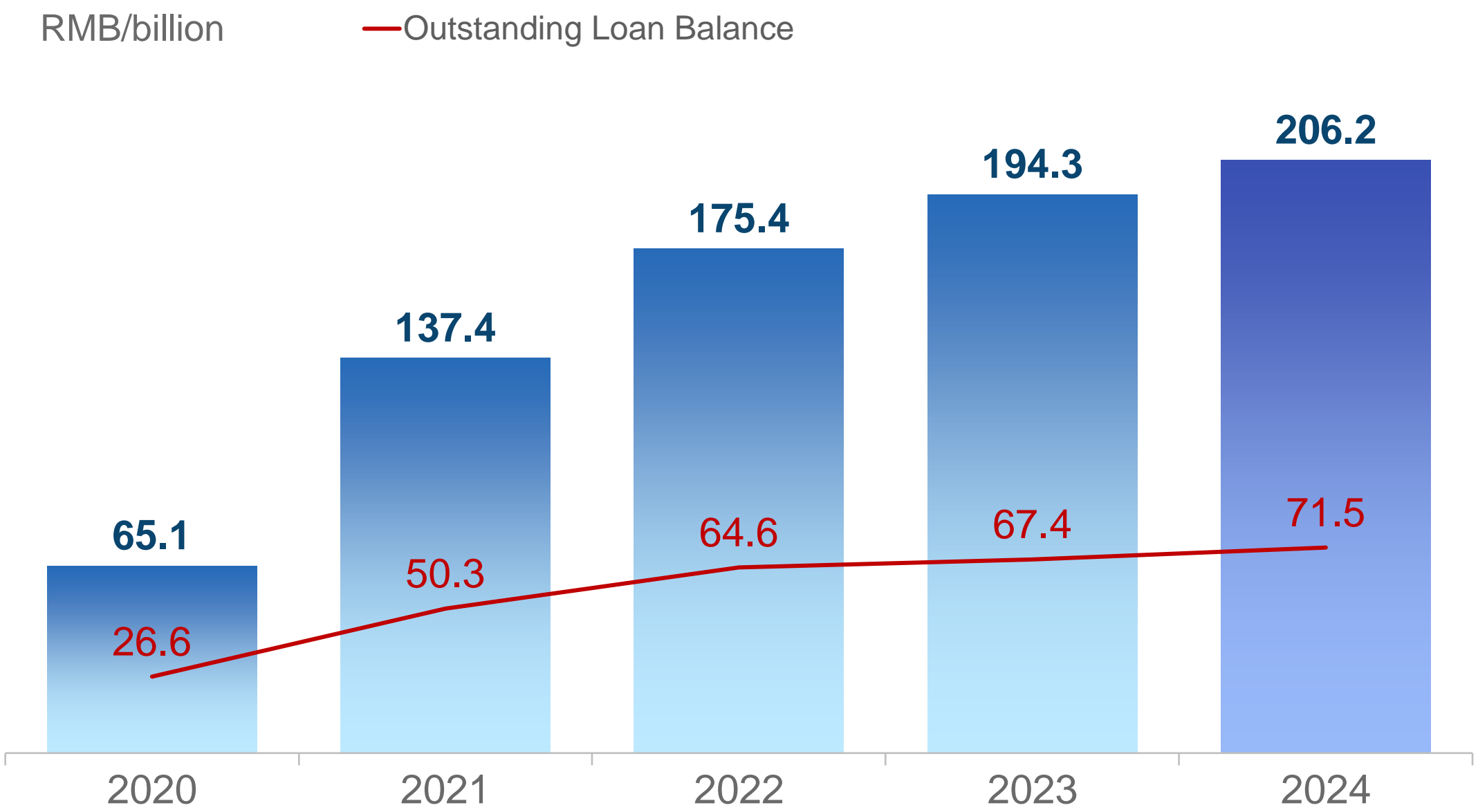


RMB/bn **Transaction Volume in International Markets**



Models & algorithms have been developed and iterated based on user data and credit profiles accumulated over our 17 years of operating history in China, enabling us to efficiently expand across Pan-Asian markets and replicate our validated business model by leveraging our vast experience and know-how.

Transaction Volume



5 mm

Monthly Active Borrowers⁽¹⁾

12 mm

4Q24 Quarterly Transactions

Over 400 Cities

in Pan-Asian Region

34 mm

Cumulative Borrowers

RMB 72 bn

Outstanding Loan Balance

RMB 1 tn

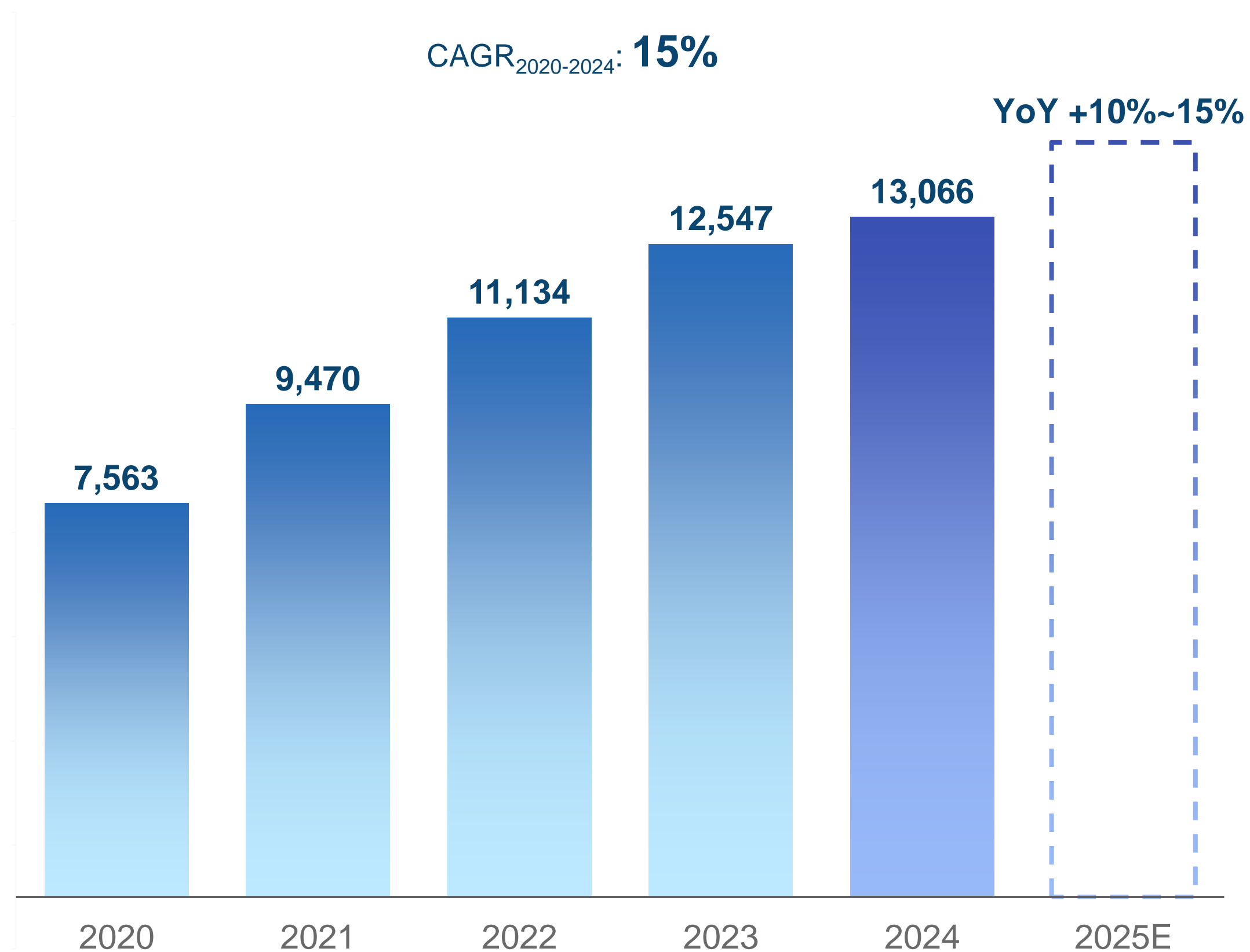
Cumulative Transaction Volume

(1) Represents number of borrowers with outstanding loan balance, excluding loans overdue more than 180 days at the end of each period.

Net Revenue Growth of 10%-15% in 2025 Supported by Continuing International Expansion FinVolution

Net Revenue Growth

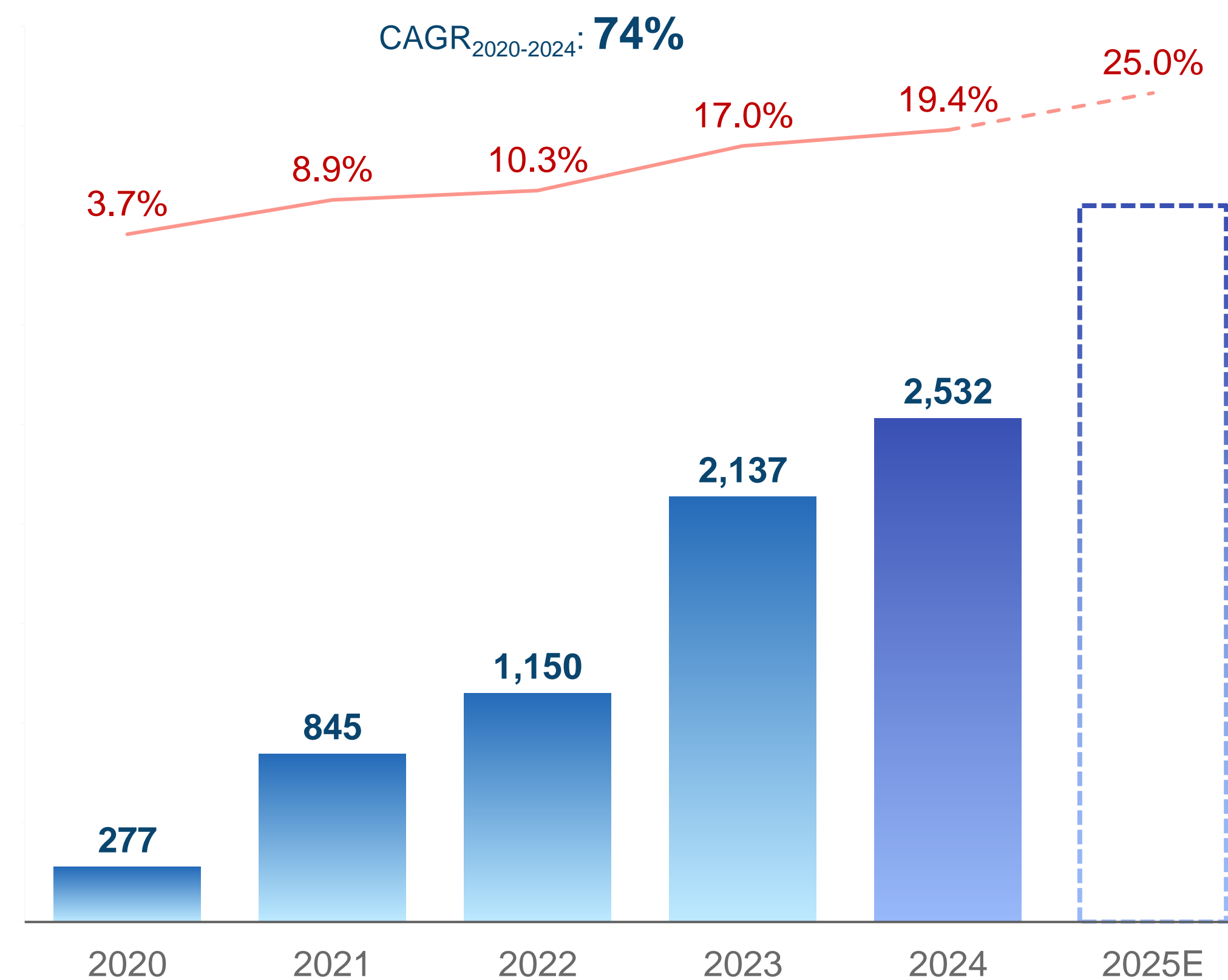
RMB million



International Revenue Growth

RMB million

— % of total net revenue

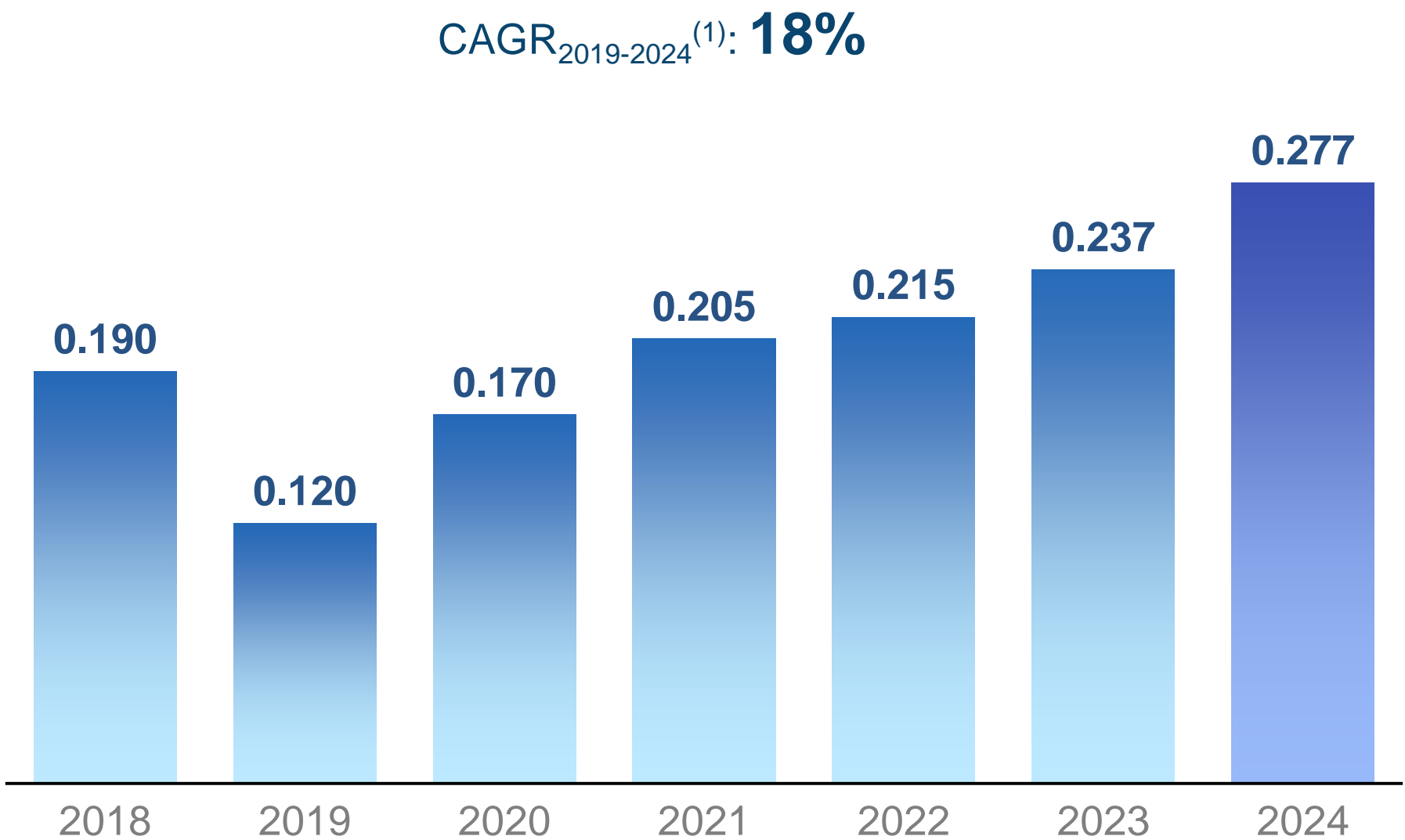


(1) The above forecast is based on the current market conditions and reflects the Company's current preliminary views and expectations on market and operational conditions, regulatory and operating environment, as well as customers' and institutional partners' demands, all of which are subject to change.

Consistent Capital Return Program Highlights Long-term Value Creation

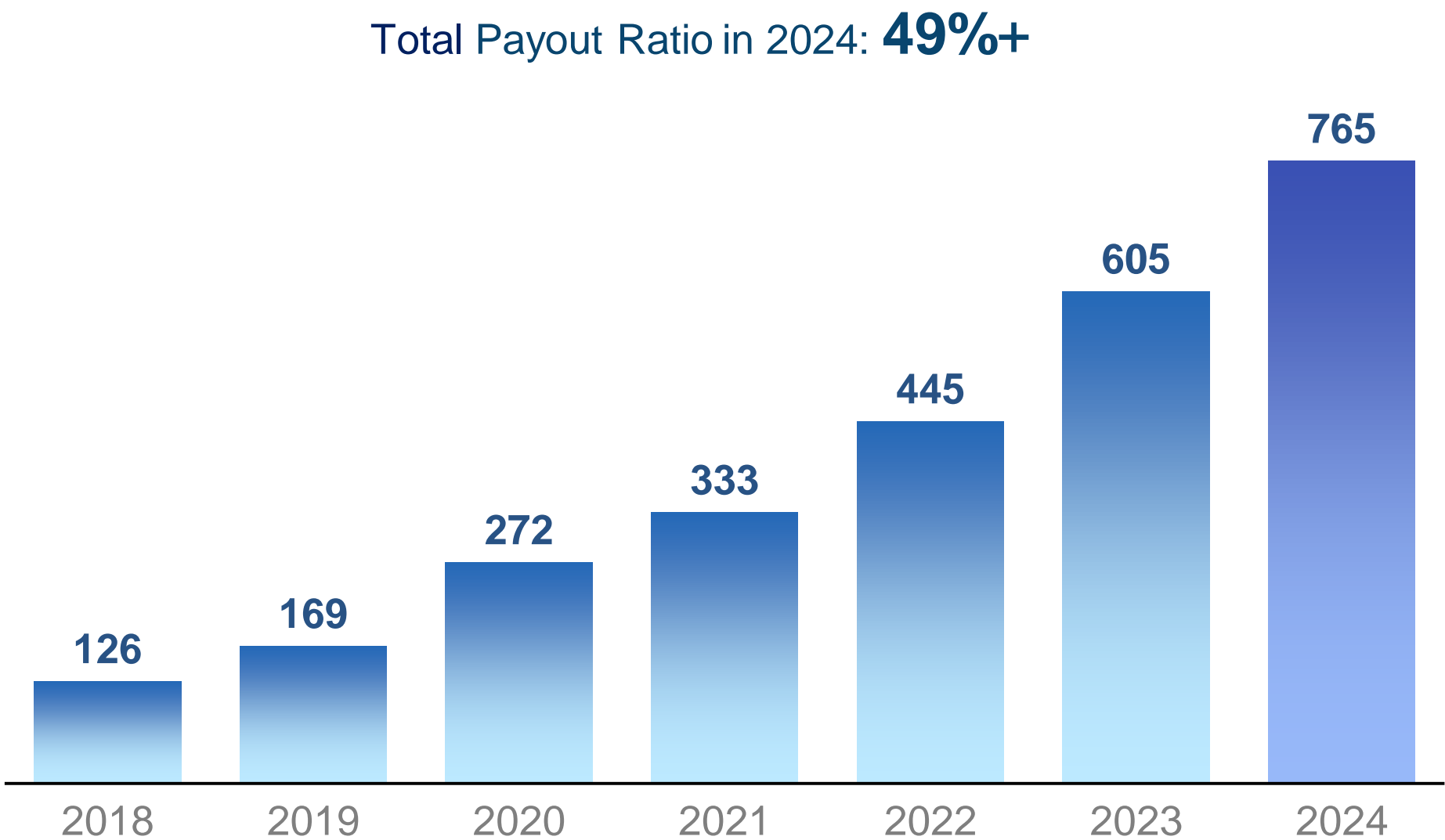
Dividend per ADS

US\$



Cumulative Value Returned to Shareholders (Approx.)

US\$/million



Dividend

US\$395 mn

Total dividend amount⁽²⁾



Share Repurchase

US\$370 mn

Share repurchase amount⁽²⁾



Total Capital Return

US\$765 mn

Cumulative value returned to shareholders⁽²⁾



Dividend policy from not less than 10% to **20%-30%** of net income

7th consecutive year of capital return program



(1) The YoY decrease in DPS during 2019 can be attributed to the transition of our business model from P2P lending to loan facilitation.

(2) Approximate cumulative amounts as of December 31, 2024.

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

We Connect Customers through Various Products

FinVolution

China Market



PPDai



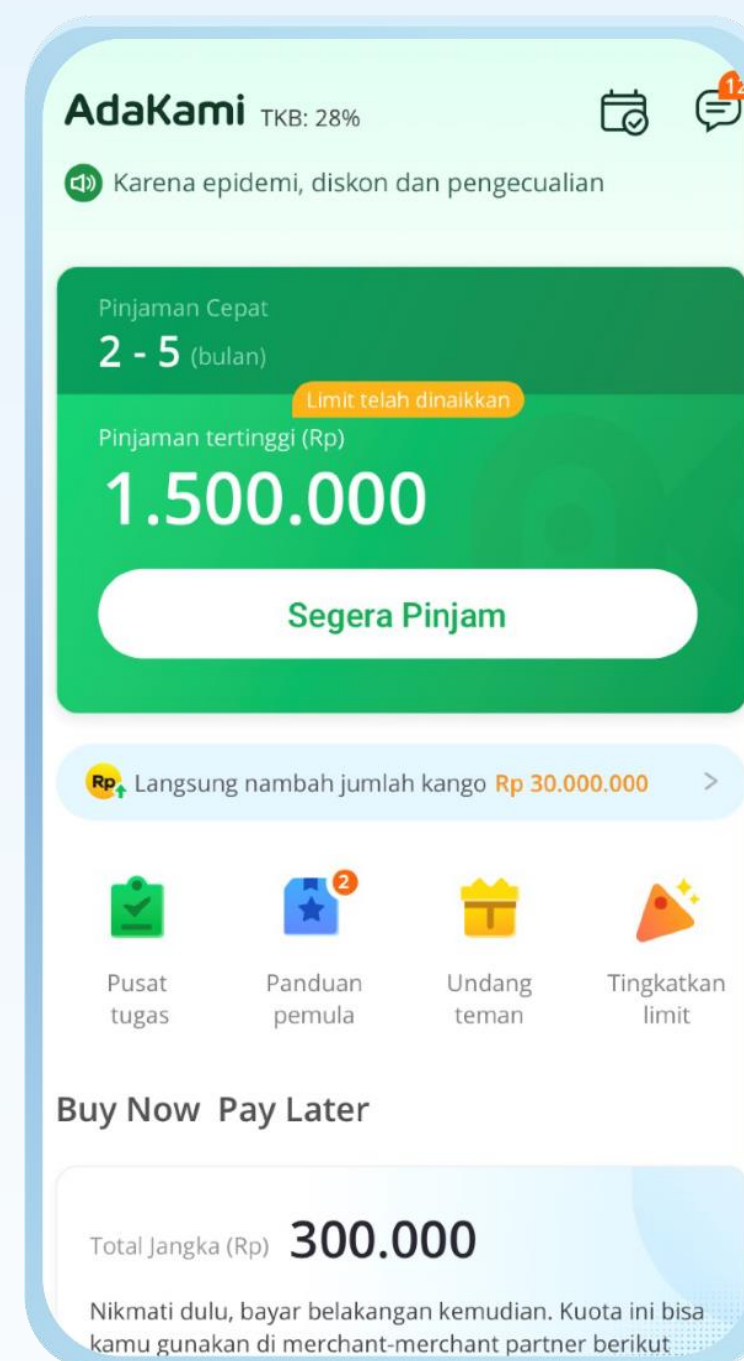
Online Consumer Loan Product

Online Loan Product for Small Business Owners

Indonesia Market



AdaKami



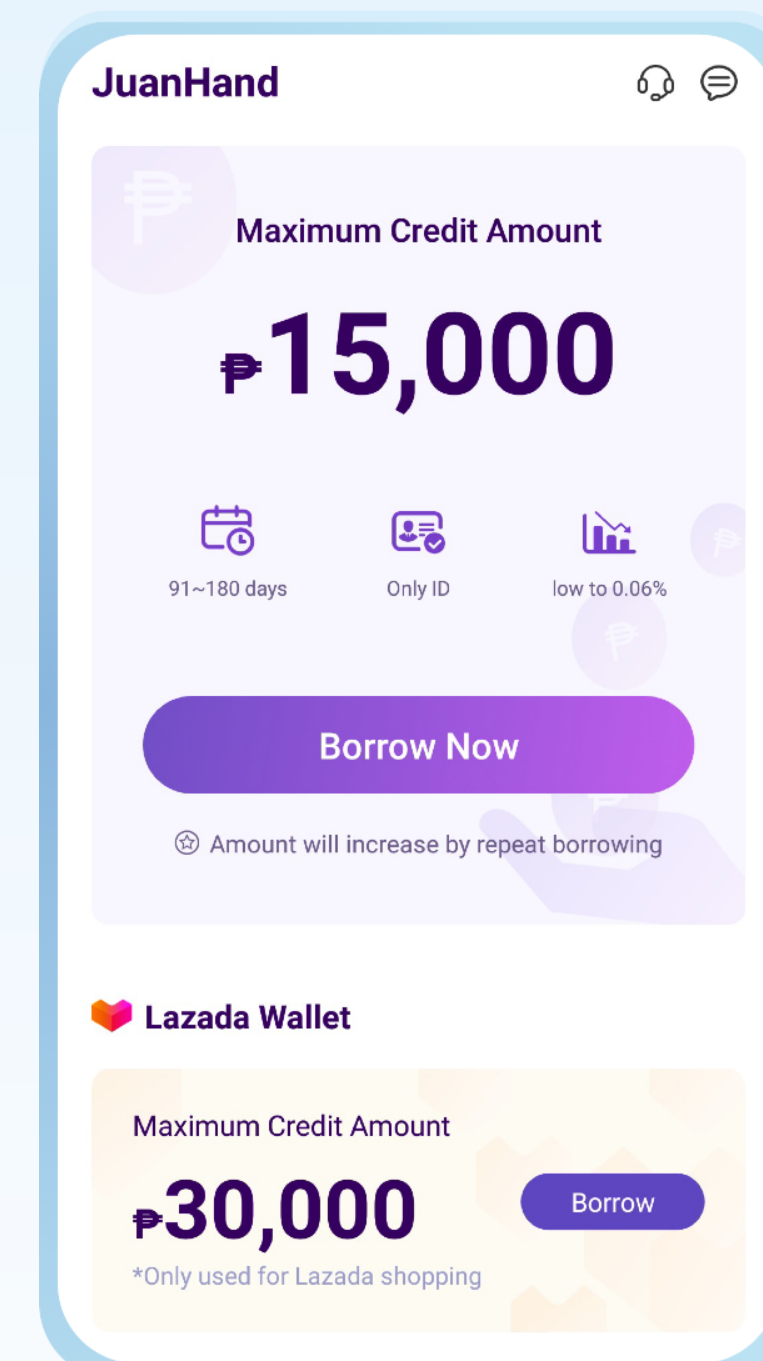
Online Consumer Loan Product

Offline Scenario Consumption Loan

Philippines Market



JuanHand



Online Consumer Loan Product

Buy Now Pay Later (BNPL)

Global Markets



Intelligent Voice Service

End-to-end Text-To-Speech (TTS) and Generic Large Language Model (LLM)

5 languages: Chinese, English, Bahasa, Tagalog and Spanish

~40 fintech platforms across Asia, Latin America and Africa

Intent recognition accuracy: 95%



Source: (1) Per the "Winning Strategies for Consumer Finance" report issued by Boston Consulting Group, market size refers to the consumer finance market in China. (2) Per the "E-conomy SEA 2024 Report" jointly issued by Bain Company, Google and Temasek, market size refers to the digital lending markets in both Indonesia and the Philippines. (3) Per the "Future of Southeast Asia Digital Financial Services" report issued by Temasek, borrowers of financial institutions refers to the banked adult population, while borrowers of online lending platforms refers to the underbanked and unbanked adult population in the respective markets.



China

Small Town Youth

430 million
Target borrowers

25-34⁽¹⁾
Average age

US\$8,500-17,000⁽¹⁾
Annual income

- Riders
- Factory workers
- Ride-hailing drivers
- etc.



Indonesia

Young Working Class

140 million
Target borrowers

18-30⁽²⁾
Average age

US\$2,200-4,000⁽²⁾
Annual income

- Self-employed persons
- Factory workers
- Salespeople
- Back-office
- etc.



The Philippines

Grassroots Workers

50 million
Target borrowers

20-39⁽³⁾
Average age

US\$2,500-5,000⁽⁴⁾
Annual income

- Self-employed persons
- Factory workers
- Service industry or call center staff
- etc.

Source: (1) MobTech's report on China's consumer finance market. (2) Per the "Indonesia's Fintech Industry is Ready to Rise" report issued by Boston Consulting Group, average age and annual income refer to the major age group and income group for consumer finance borrowers in Indonesia. (3) Per the "2021 Financial Inclusion Survey" issued by Bangko Sentral ng Pilipinas, average age refers to the major age group of financial account ownership, excluding bank account owners. (4) Per the Philippine Institute for Development Studies, the range of annual income refers to low (but not poor) and lower middle income groups in the Philippines.

Connect Unserved or Underserved Borrowers with Financial Institutions

FinVolution

Generate revenues by collecting service fees from institutional funding partners for our services provided

FinVolution

Fintech Platform

Loan application

Provide services throughout the credit cycle

Loan Facilitation

Meet immediate credit needs and establish credit history



Near-Prime Borrowers

*Individual borrowers
Small and micro business owners*



Diversified Financial Institutions

*Commercial banks
Internet banks
Private banks
Consumer finance companies
Micro-loan companies
Trust management companies
...*

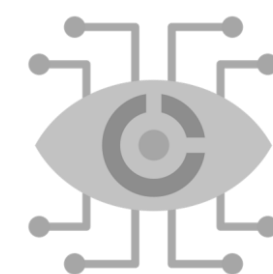
Provide loans to borrowers

Identify high quality borrowers and achieve risk-adjusted return

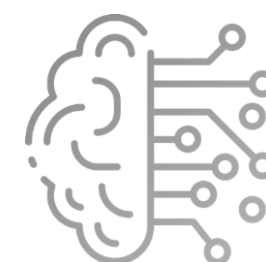
AI Infrastructure



Graph-Based Algorithms



Computer Vision



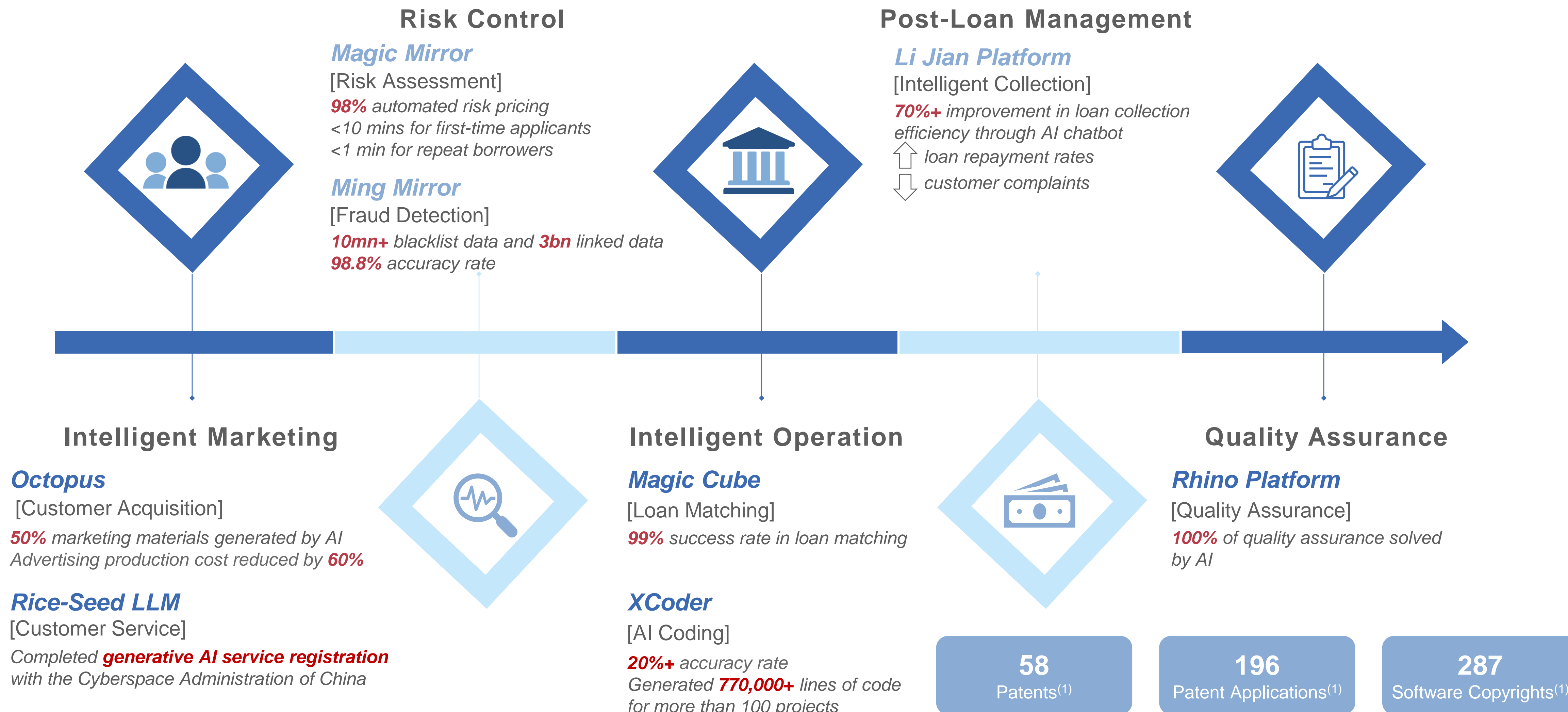
Trusted Generative AI



Intelligent Speech Interaction



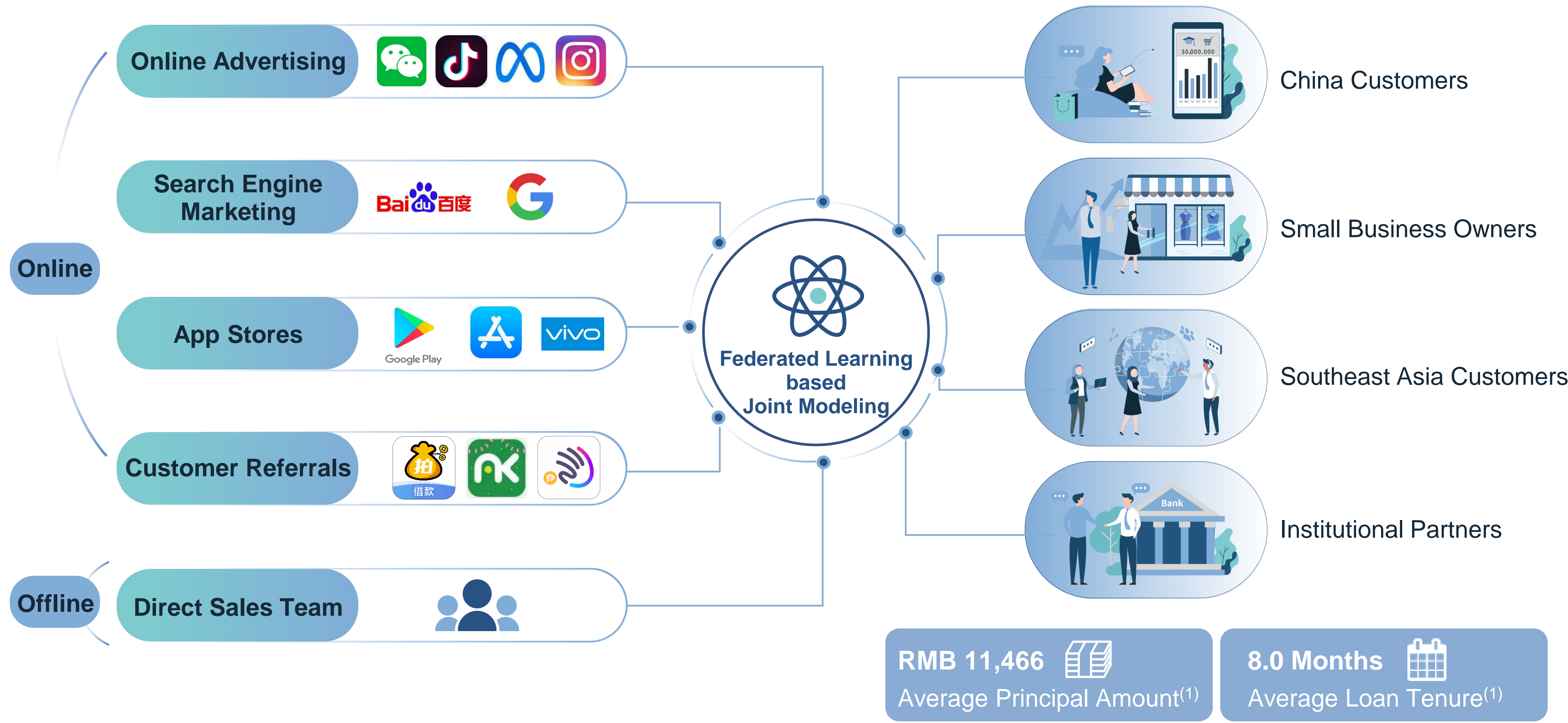
Natural Language Processing



Supported by backend modeling and algorithm platforms

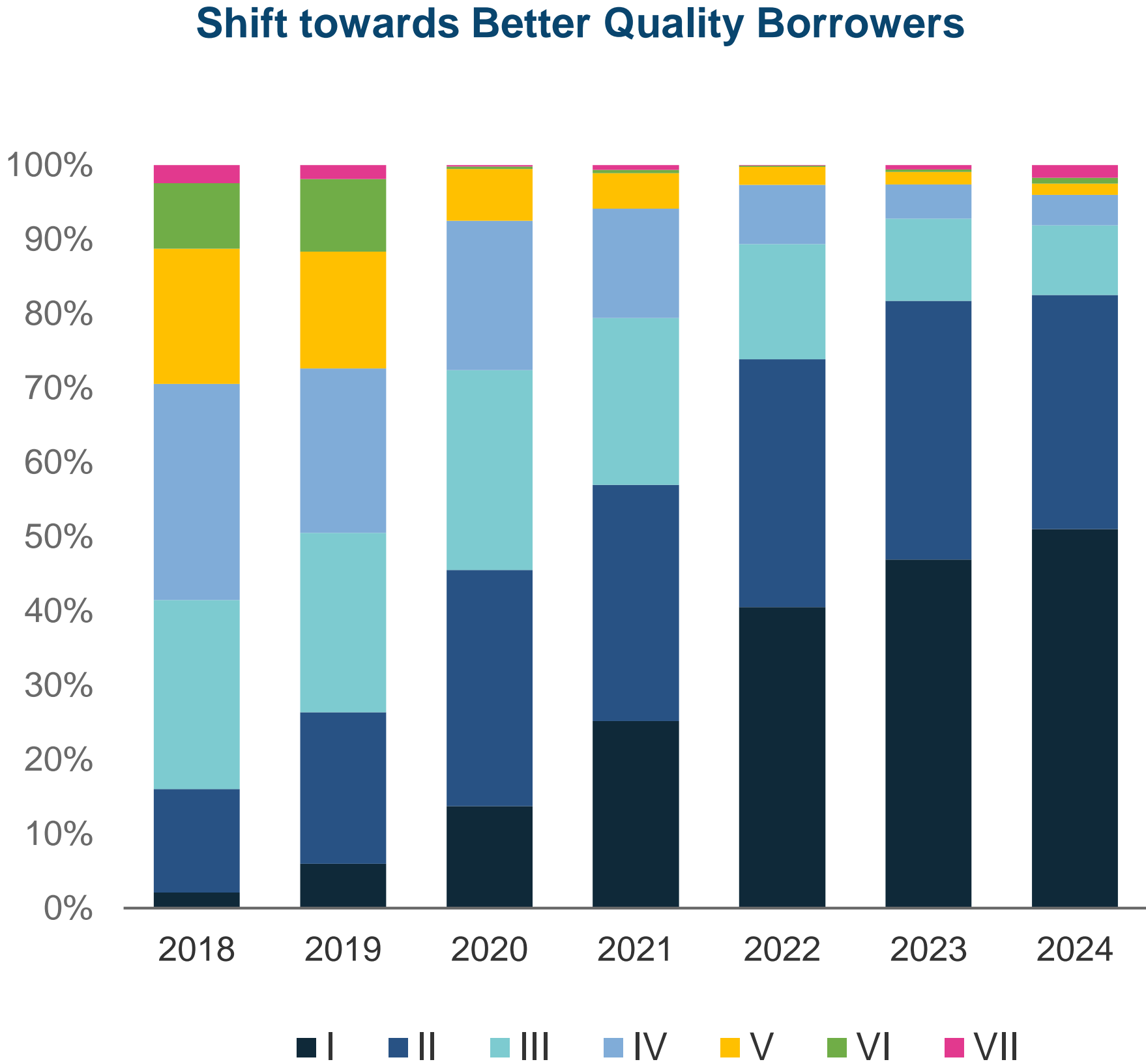
Daily average deployment volume: ~30 million times

Customer Acquisition through Diversified Channels

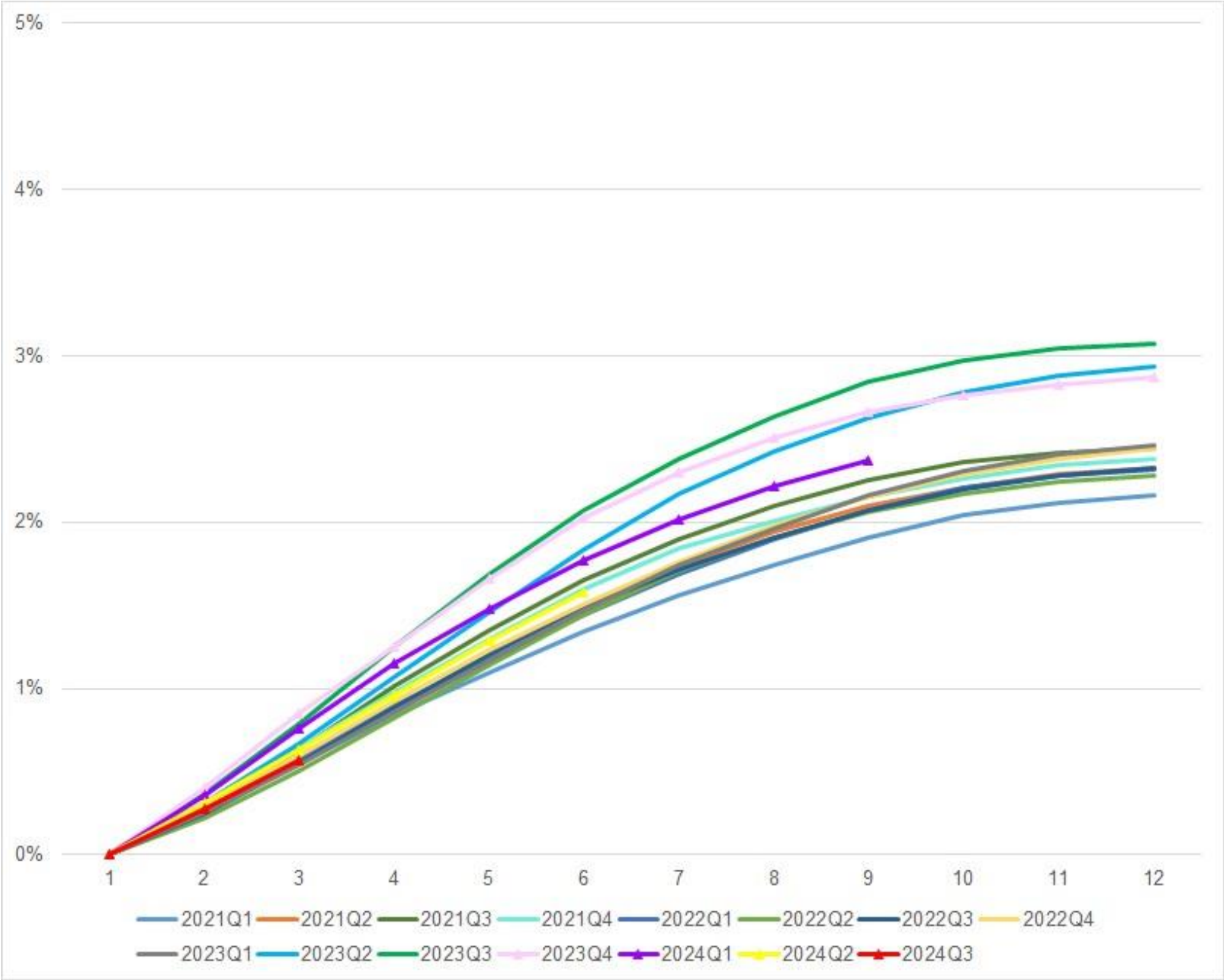


(1) Calculated based on transaction volume on our marketplace in China's mainland in the three months ended December 31, 2024.

Proportion of Transaction Volume by Credit Rating⁽¹⁾



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, 2024. Represents the historical cumulative 30-day plus past due delinquency rates by loan origination vintage for loan products in China's 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, and divided by (iii) the total amount of initial principal for all loans in such vintage.

Our Competitive Advantages for Success

1

Comprehensive Know-how

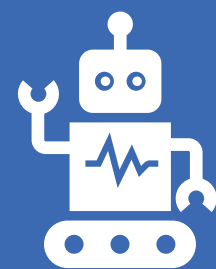
- Expertise in navigating different credit cycles over the past 17 years
- Proven ability to replicate success in international markets



2

Technology-driven

- Comprehensive technological application across the entire operations
- Enhance financial services through innovative technologies



3

Long-termism

- Enhance the second growth curve through continuous expansion into new markets
- Develop business across different market stages



4

Validated Success in International Markets

- Validated independent player with proprietary technologies and capabilities
- Leadership position across all operating markets



5

First-mover in International Markets

- Expand borrower base at a rapid pace
- Deep localization with strong partner's support



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



Xiaodong SUN

Head of International Operations (excl. Indonesia)



■ Education:

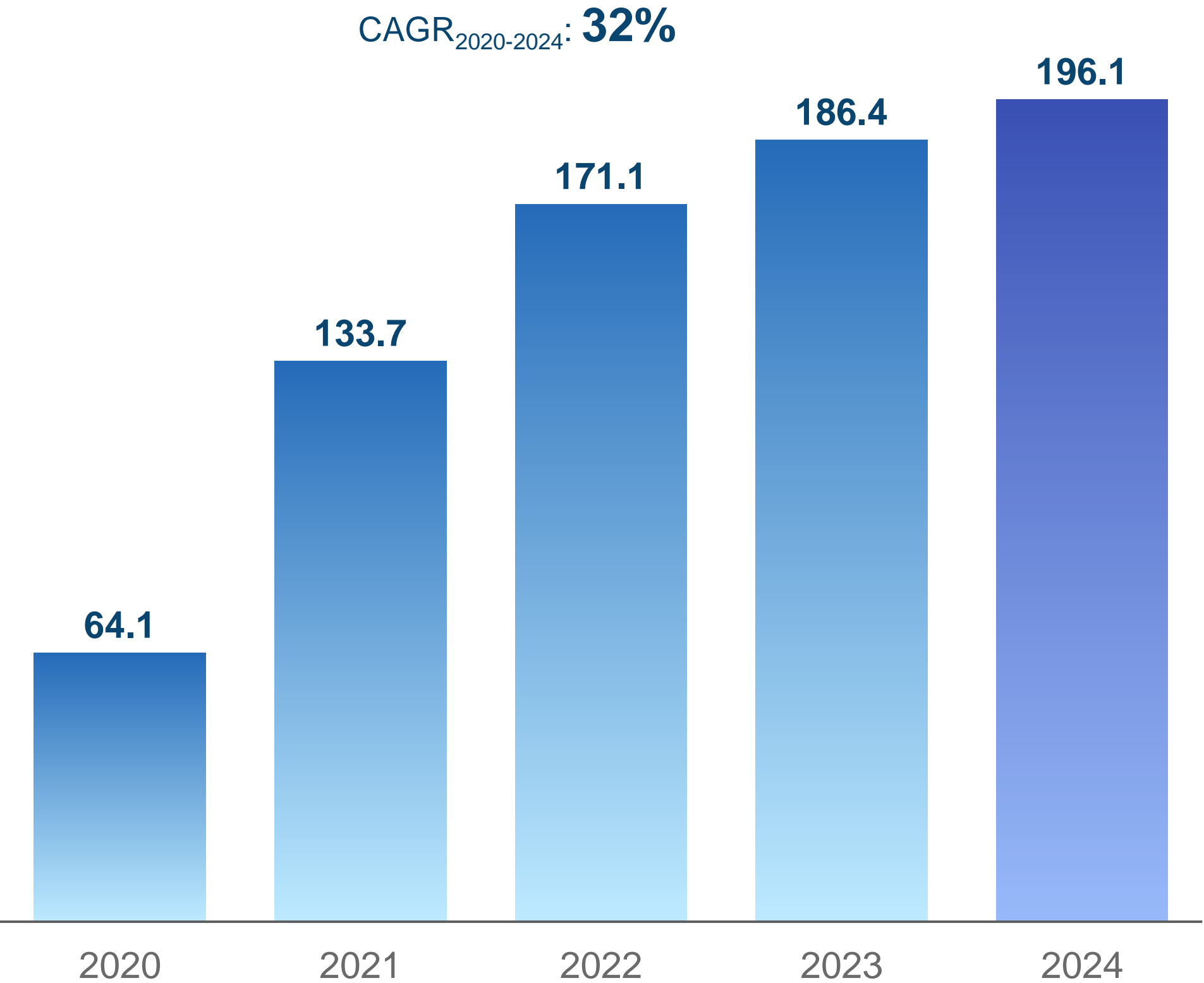
- Peking University
- Purdue University

Operational & Financial Metrics



Transaction Volume in China Market⁽¹⁾

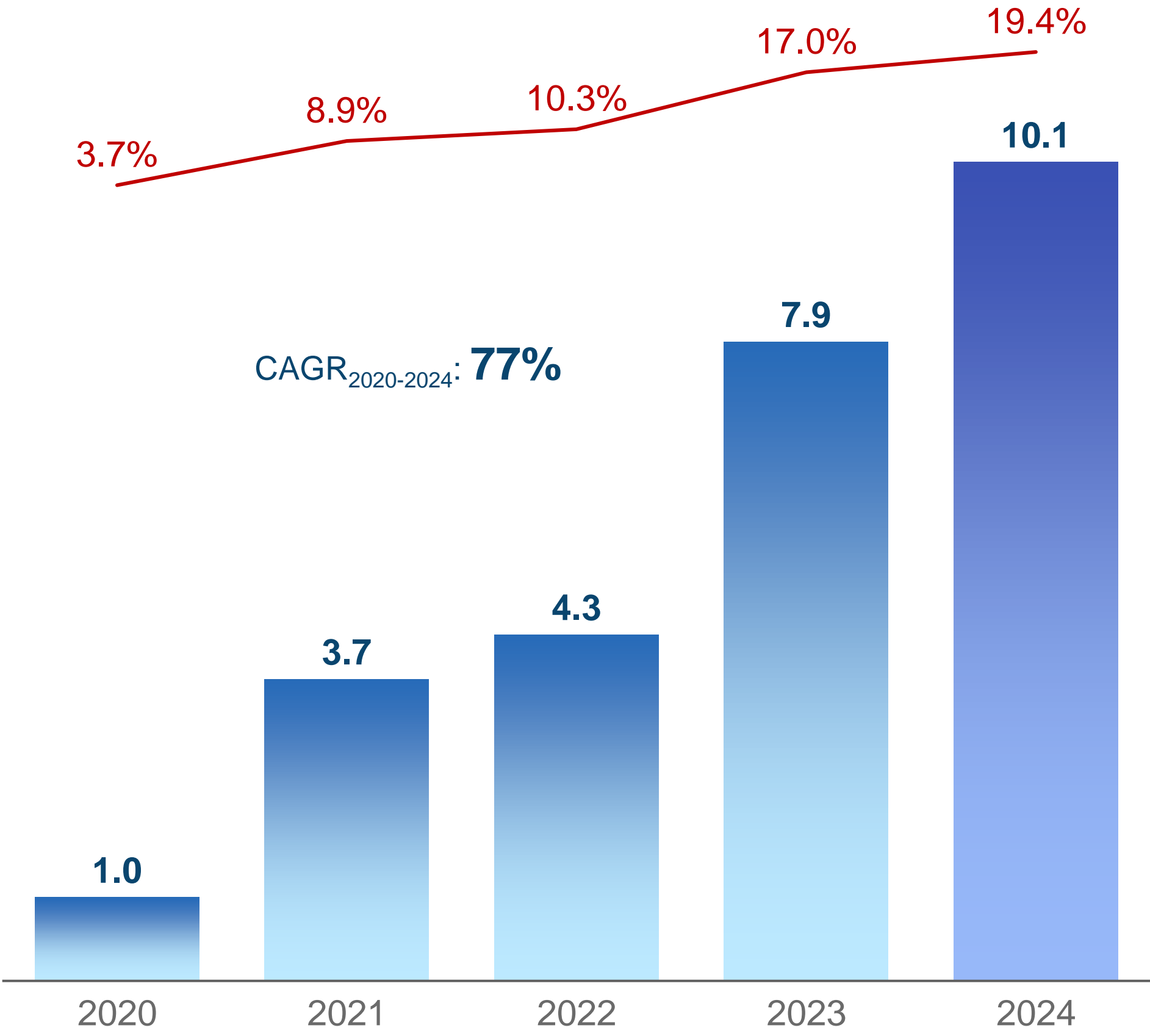
RMB billion



Transaction Volume in International Markets⁽¹⁾

RMB billion

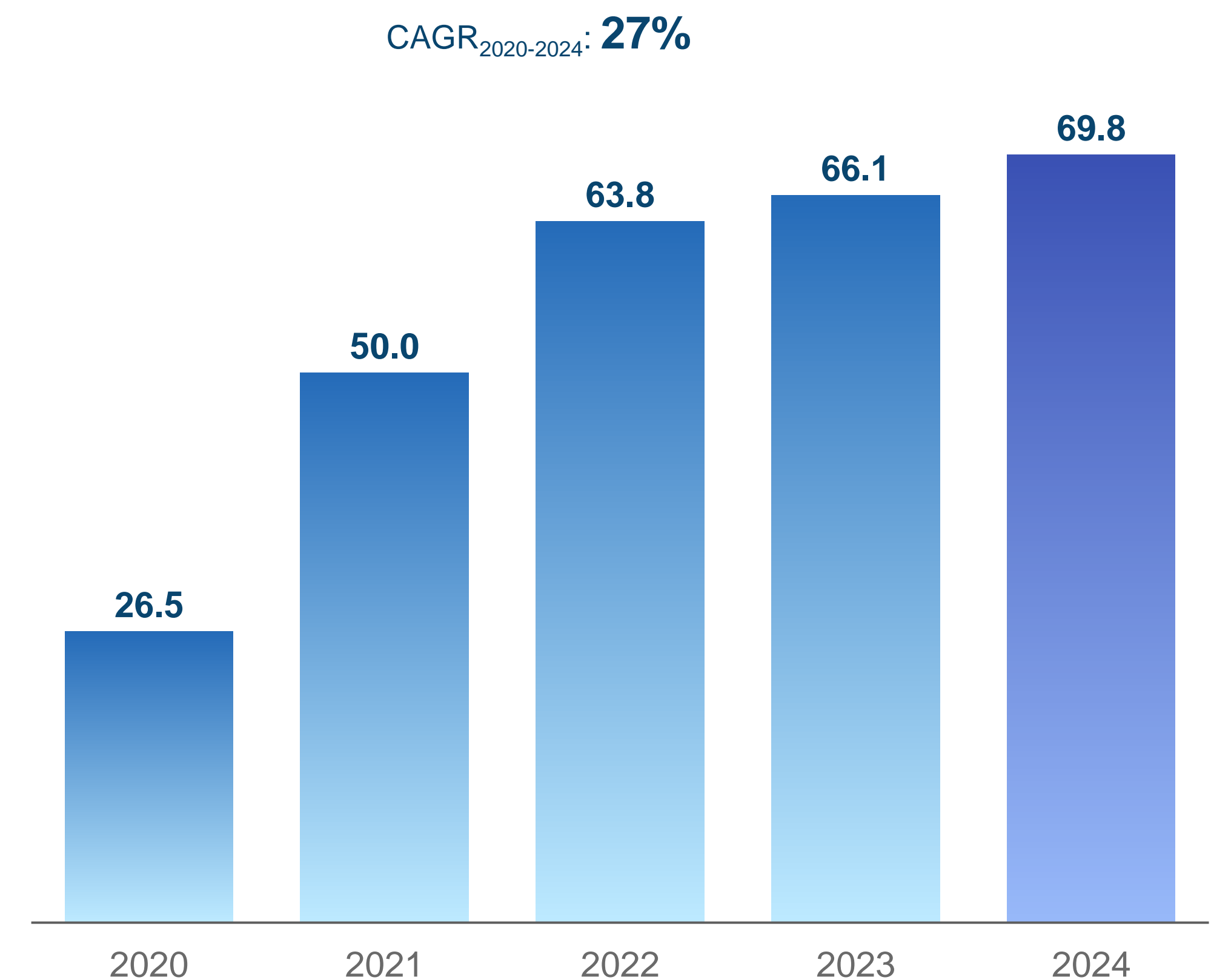
— Revenue contribution from international markets



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

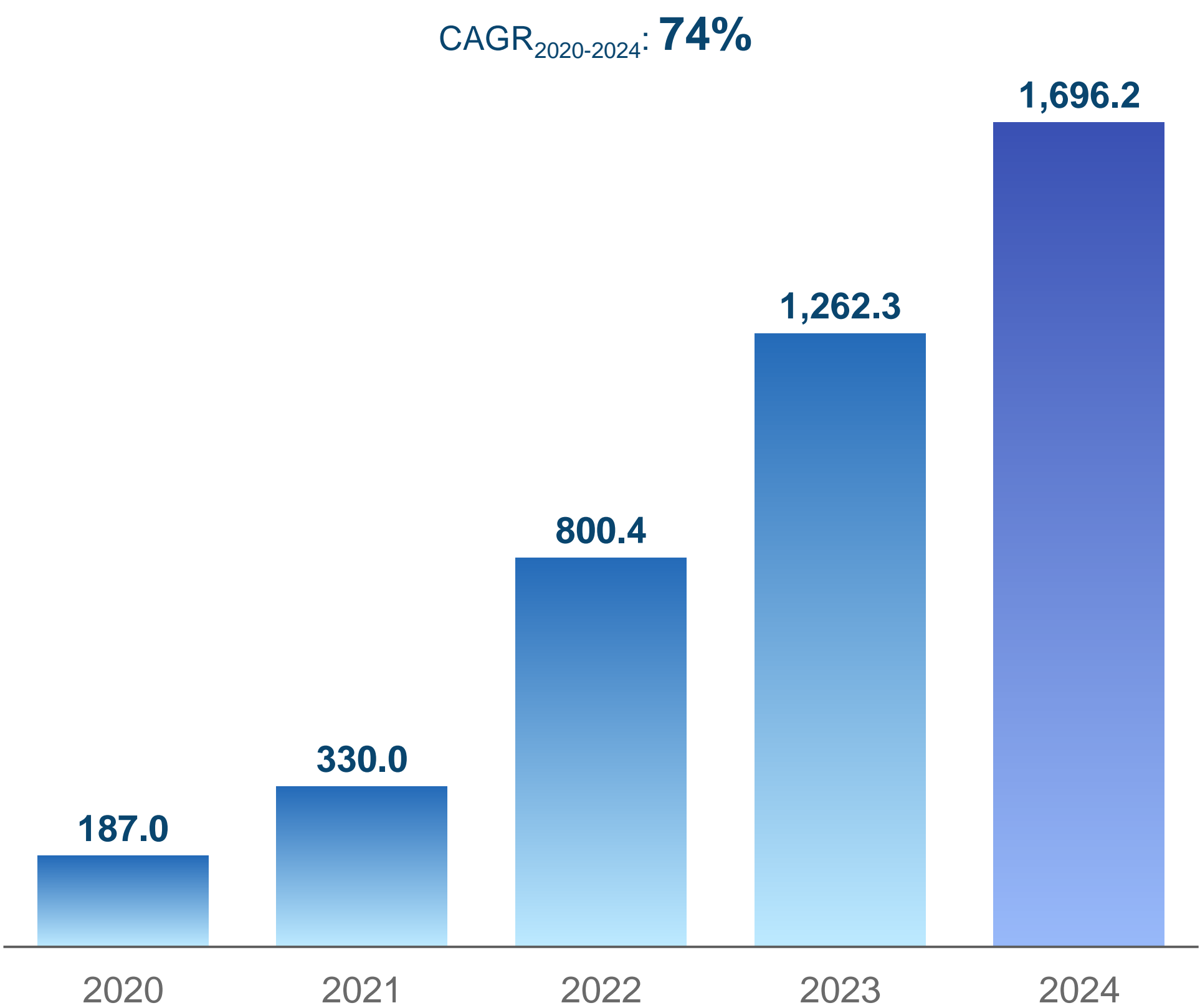
Outstanding Loan Balance of China Business⁽¹⁾

RMB billion



Outstanding Loan Balance of International Business⁽²⁾

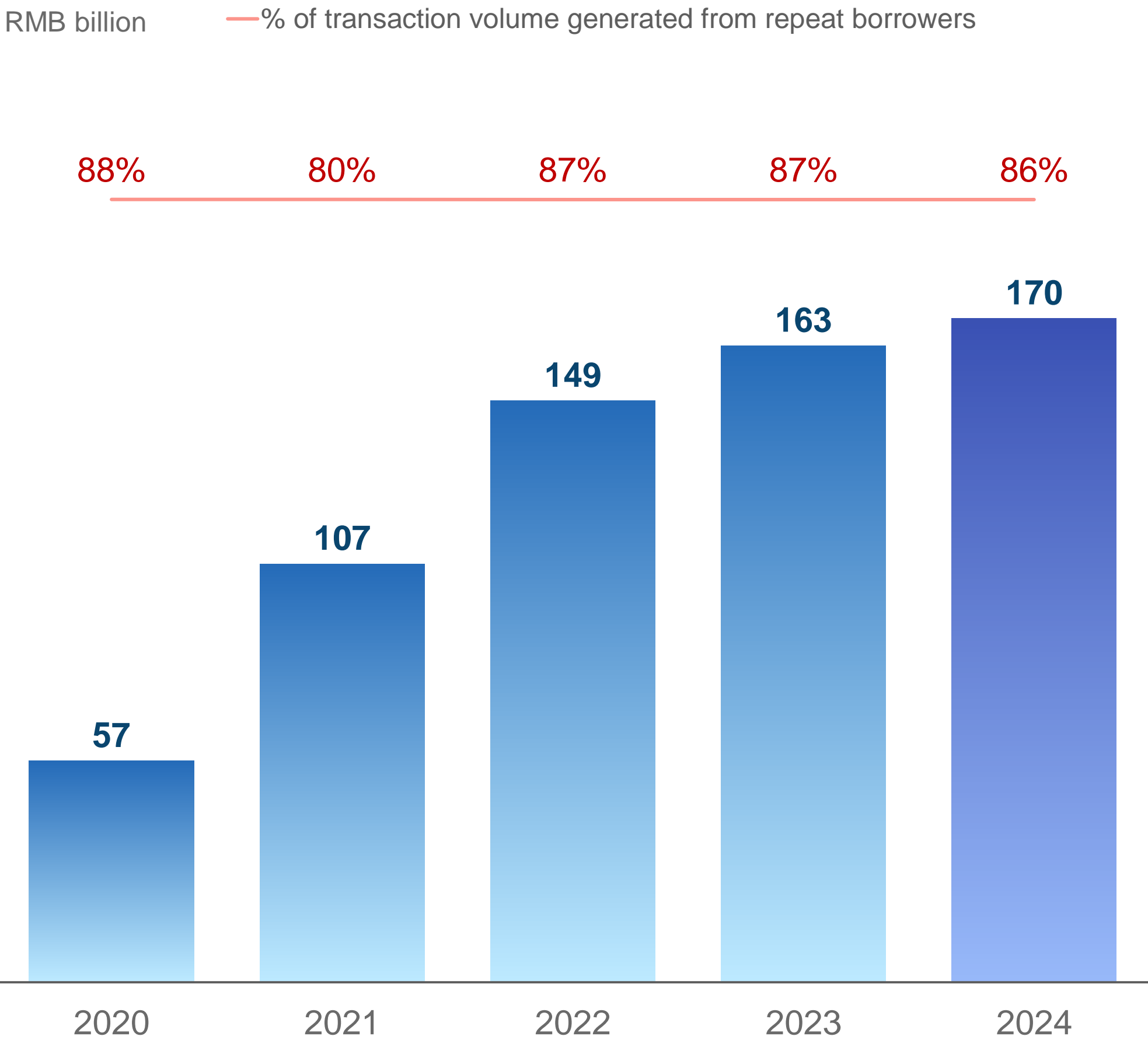
RMB million



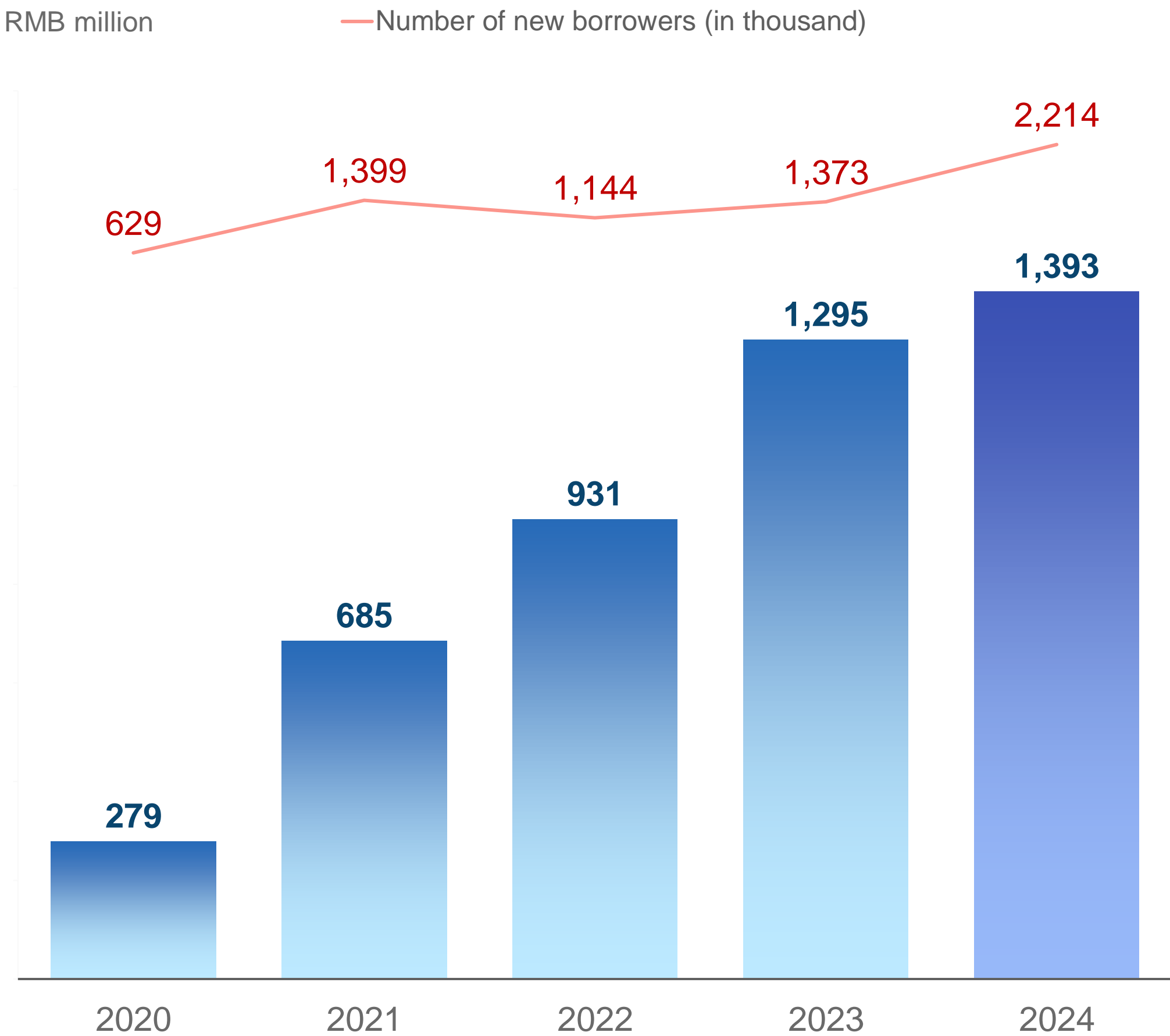
(1) Outstanding loan balance of China business refers to the balance of outstanding loans delinquent within 180 days as of the end of each period in the China market.

(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.

Transaction Volume from Repeat Borrowers in China⁽¹⁾



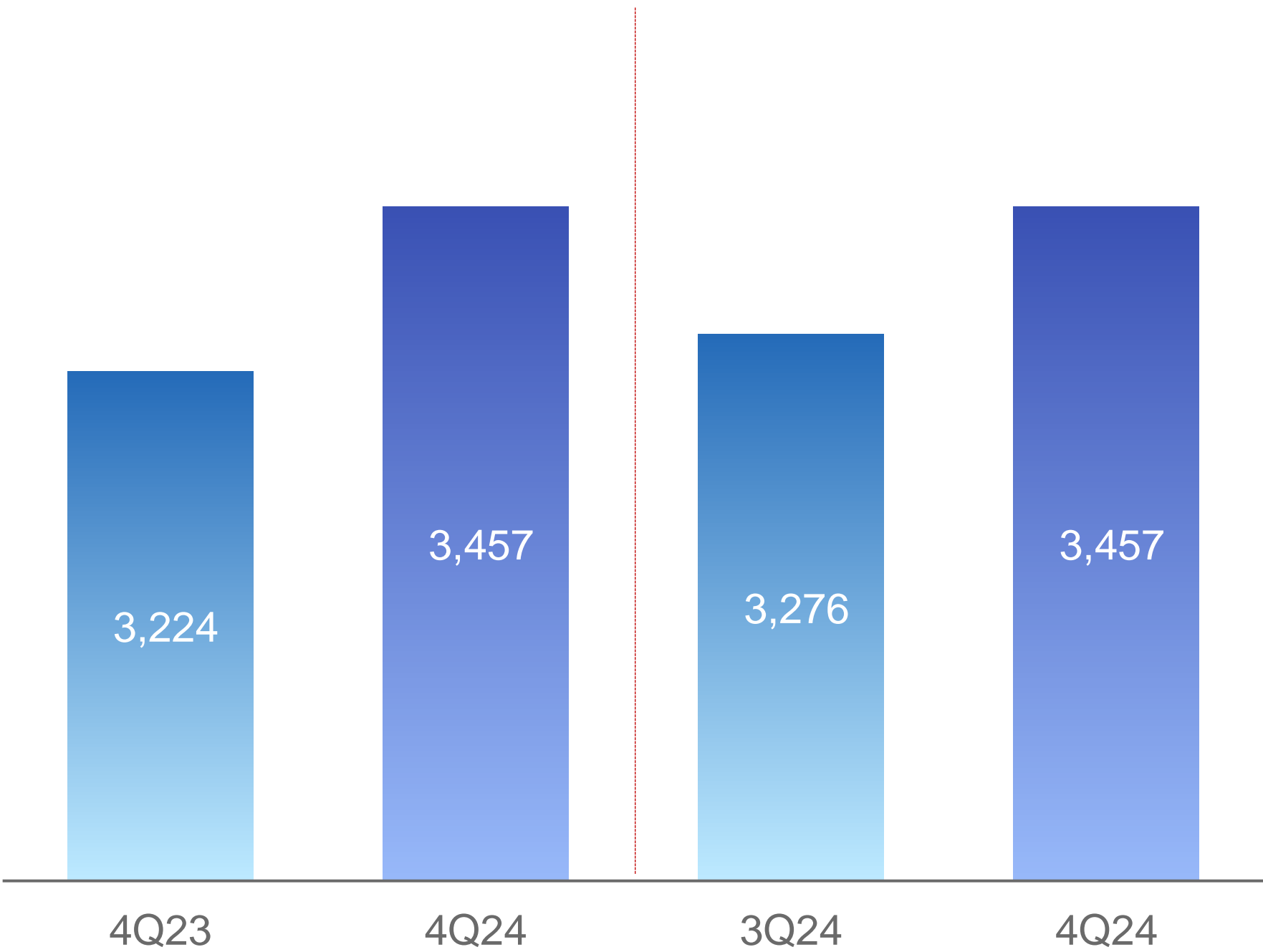
Transaction Volume from New Borrowers in International Markets⁽²⁾



(1) Repeat borrowers are those who have successfully borrowed on our platform in the China market at least once before each period.
(2) New borrowers are those who have successfully borrowed for the first time on our platforms during each period in international markets.

Net Revenue

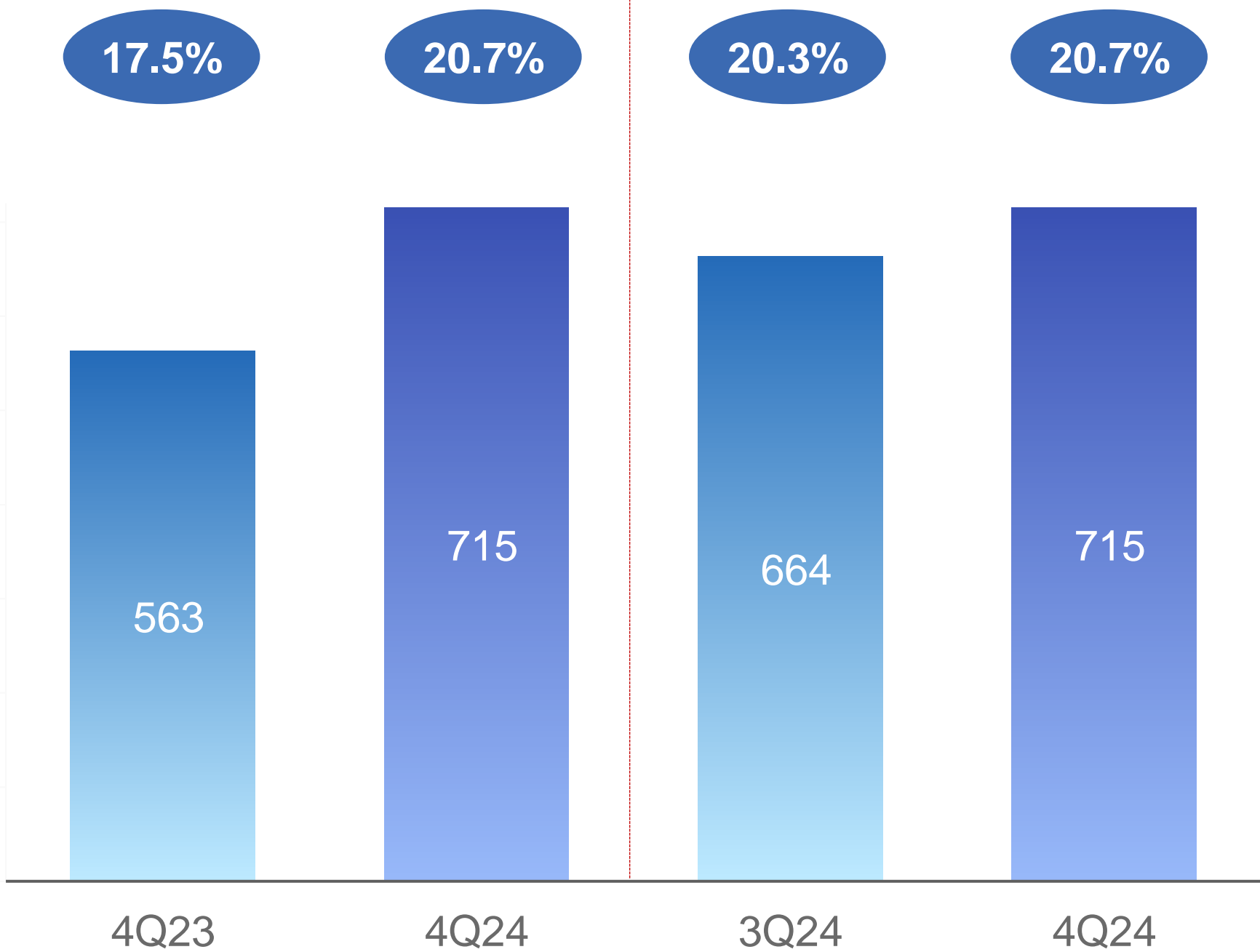
RMB million



Non-GAAP Net Profit⁽¹⁾

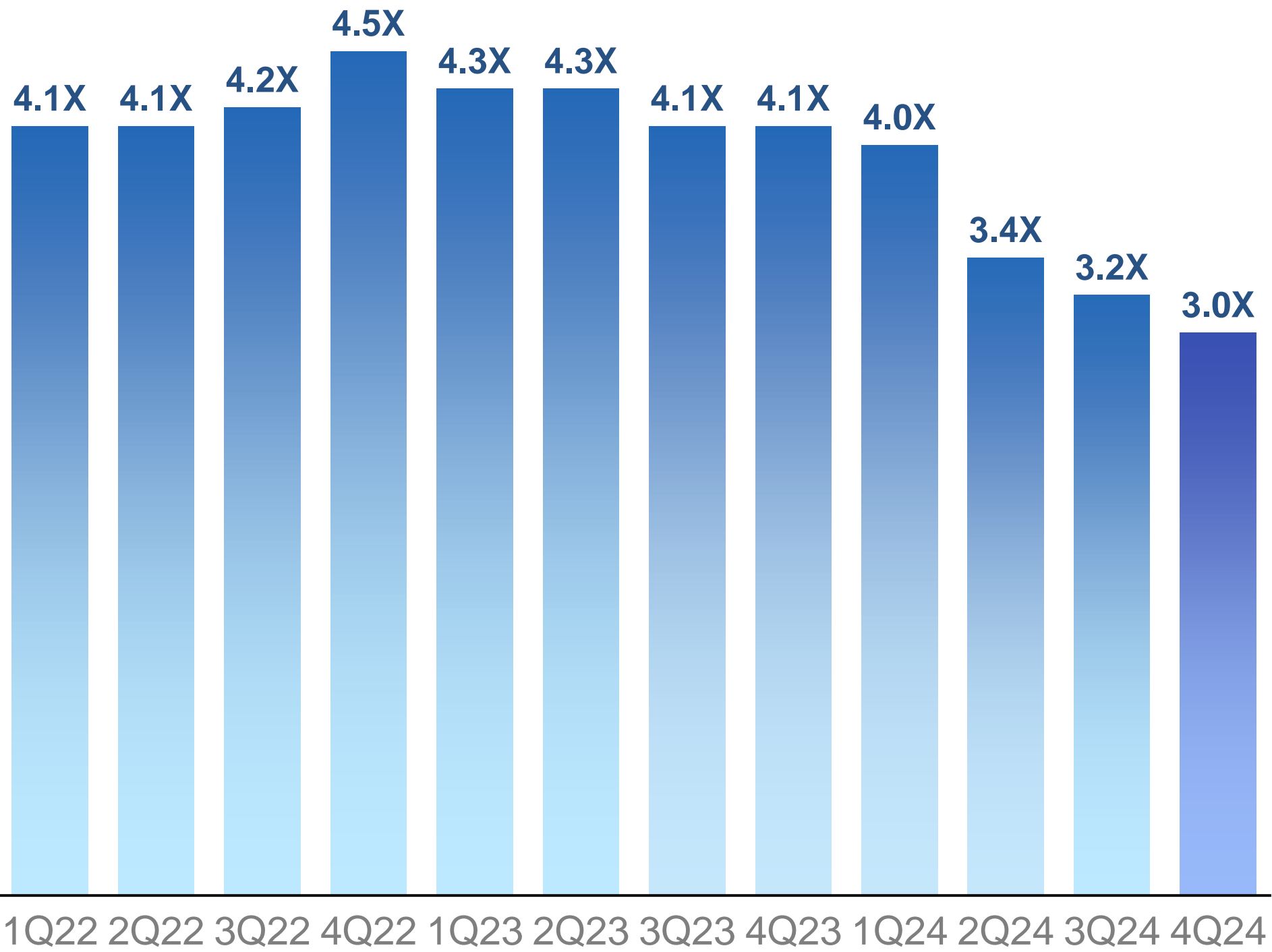
RMB million

% Non-GAAP Net Margin



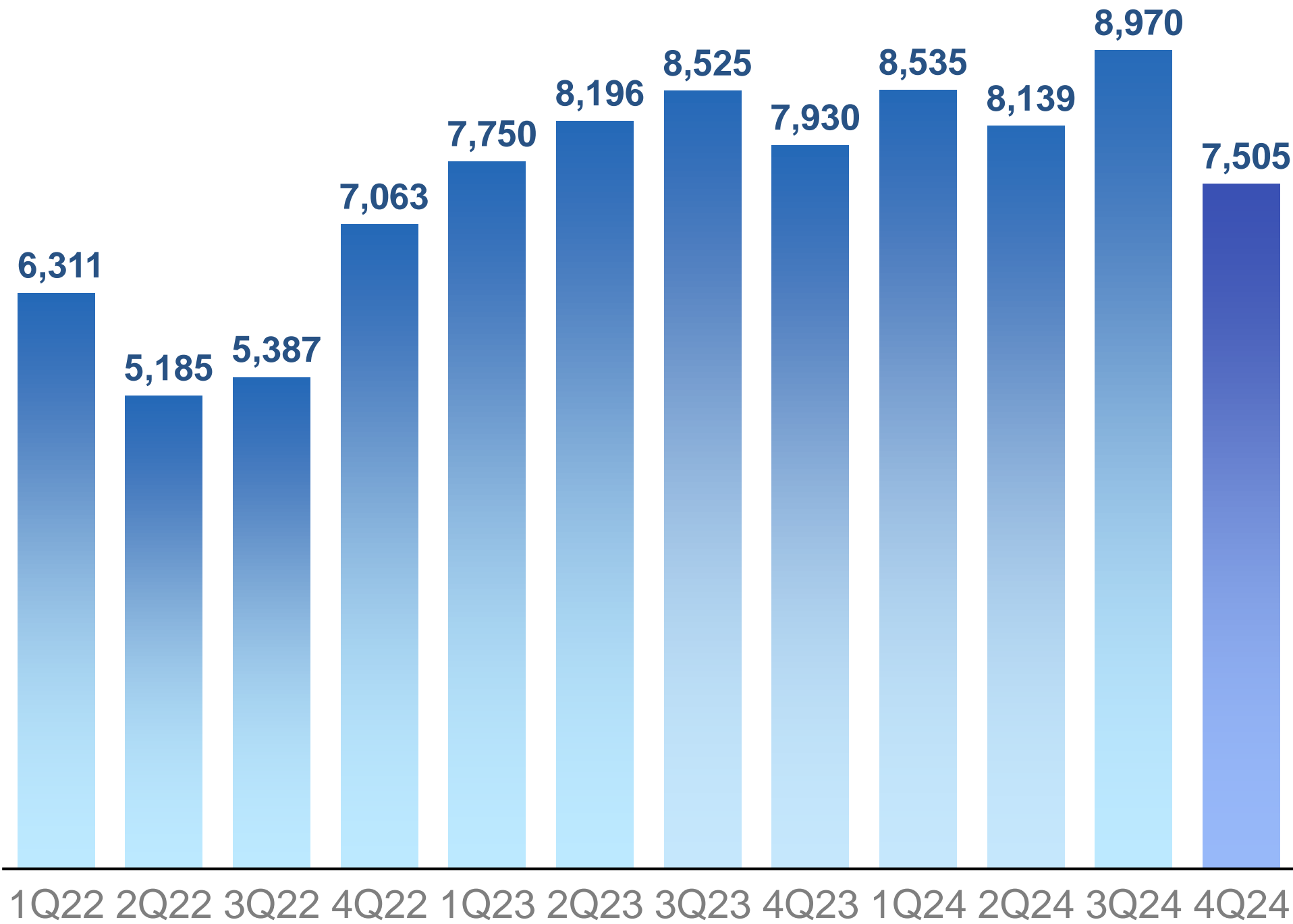
(1) Non-GAAP net profit for 4Q 2023, which mainly excludes share-based compensation expenses of RMB34.2 million. Non-GAAP net profit for 3Q 2024, which mainly excludes share-based compensation expenses of RMB39.6 million. Non-GAAP net profit for 4Q 2024, which mainly excludes share-based compensation expenses of RMB34.1 million.

Leverage Ratio⁽¹⁾



Short-term Liquidity⁽²⁾

RMB million



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

THANK YOU