

May 2025



1Q2025 Result Presentation

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Our Mission



To Enable a Better Life for People by **Facilitating**
Safe, Convenient and Inclusive Financial
Services through **Technology Empowerments** to
Financial Institutions

Company Overview



What We Have Achieved in 1Q25

A Leading AI-empowered Credit-Tech Platform in China

58.4 million

Cumulative Users with
Approved Credit Lines⁽¹⁾

163

Cumulative Financial
Institution Partners⁽¹⁾

RMB88.9 billion

Loan Facilitation Volume in 1Q25

15.8%

YoY Increase

RMB1,926 million

Non-GAAP Net Income in 1Q25⁽²⁾

59.9%

YoY Increase

32.7%

Non-GAAP ROE⁽³⁾

Notes: (1) Data as of March 31, 2025. (2) Excluding share-based compensation expenses. (3) Non-GAAP ROE refers to (i) the annualized 1Q25 Non-GAAP net income attributed to the Company, divided by (ii) the average shareholder's equity of December 31, 2024 and March 31, 2025.

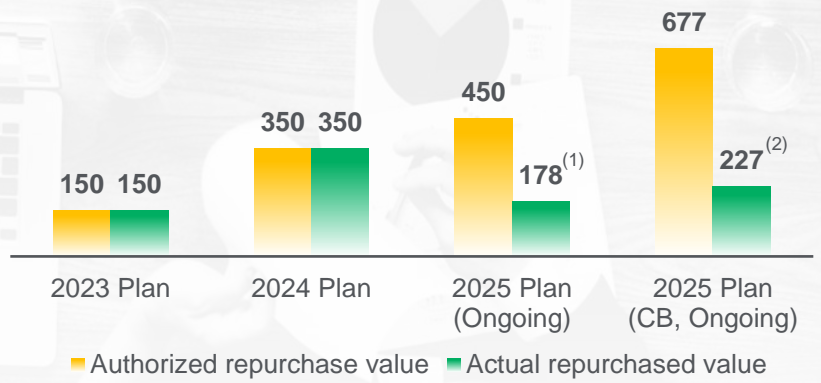
Dedicated to Returning Value to Shareholders



Significant share count reduction by repurchases

Authorized Repurchase Value and Actual Repurchased Value
(US\$ million)

US\$905 million
Worth of ADSs repurchased Cumulatively



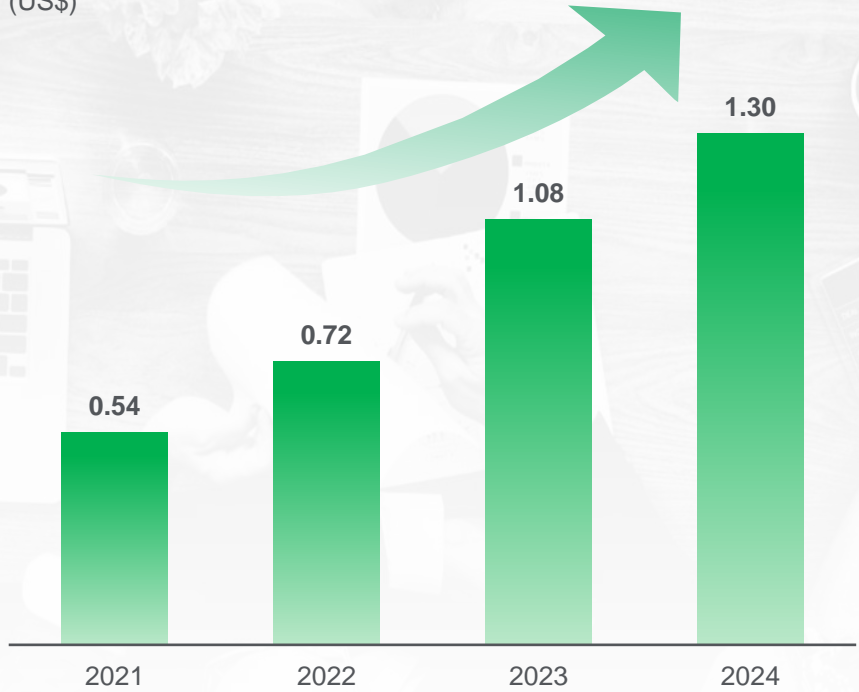
21.0%

Share count reduction through share repurchase plans⁽³⁾



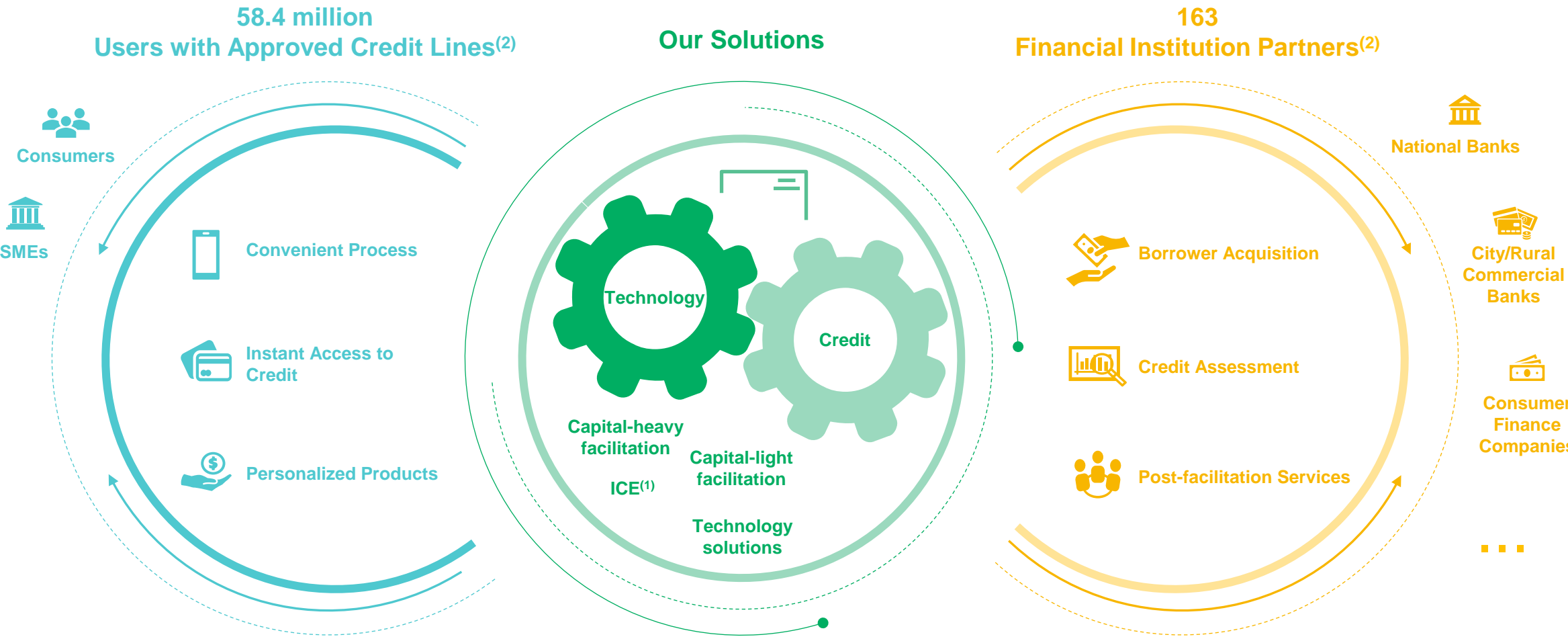
Growing dividend payout

Dividend per ADS
(US\$)



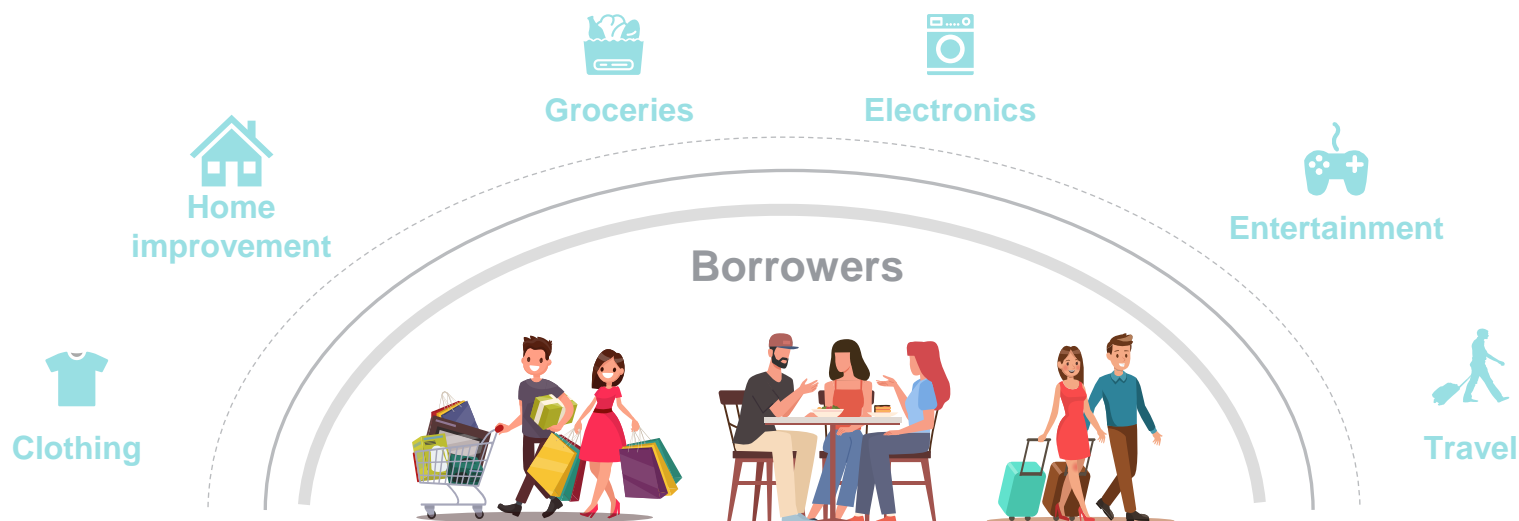
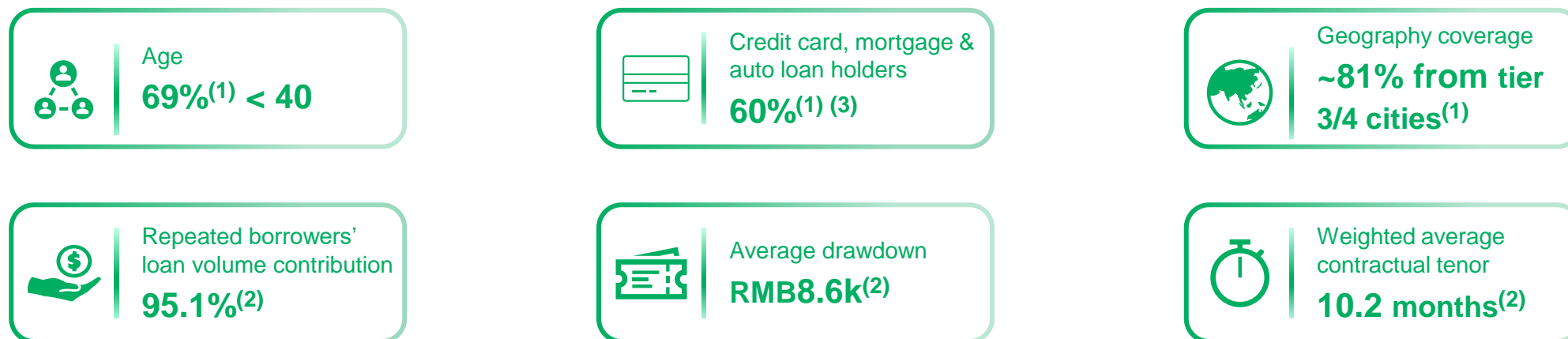
Note: (1) Represents repurchase made from January 1, 2025 to May 19, 2025. (2) Represents the execution of the concurrent share repurchase upon the pricing of the Convertible Senior Notes on March 25, 2025. (3) Share count reduction refers to (i) the total number of ADSs repurchased from June 20, 2023 to May 19, 2025, divided by (ii) the number of outstanding ADSs as of June 19, 2023, excluding the effects of ESOP.

We Primarily Enable Financial Institutions with Our Innovative Technology Solutions...



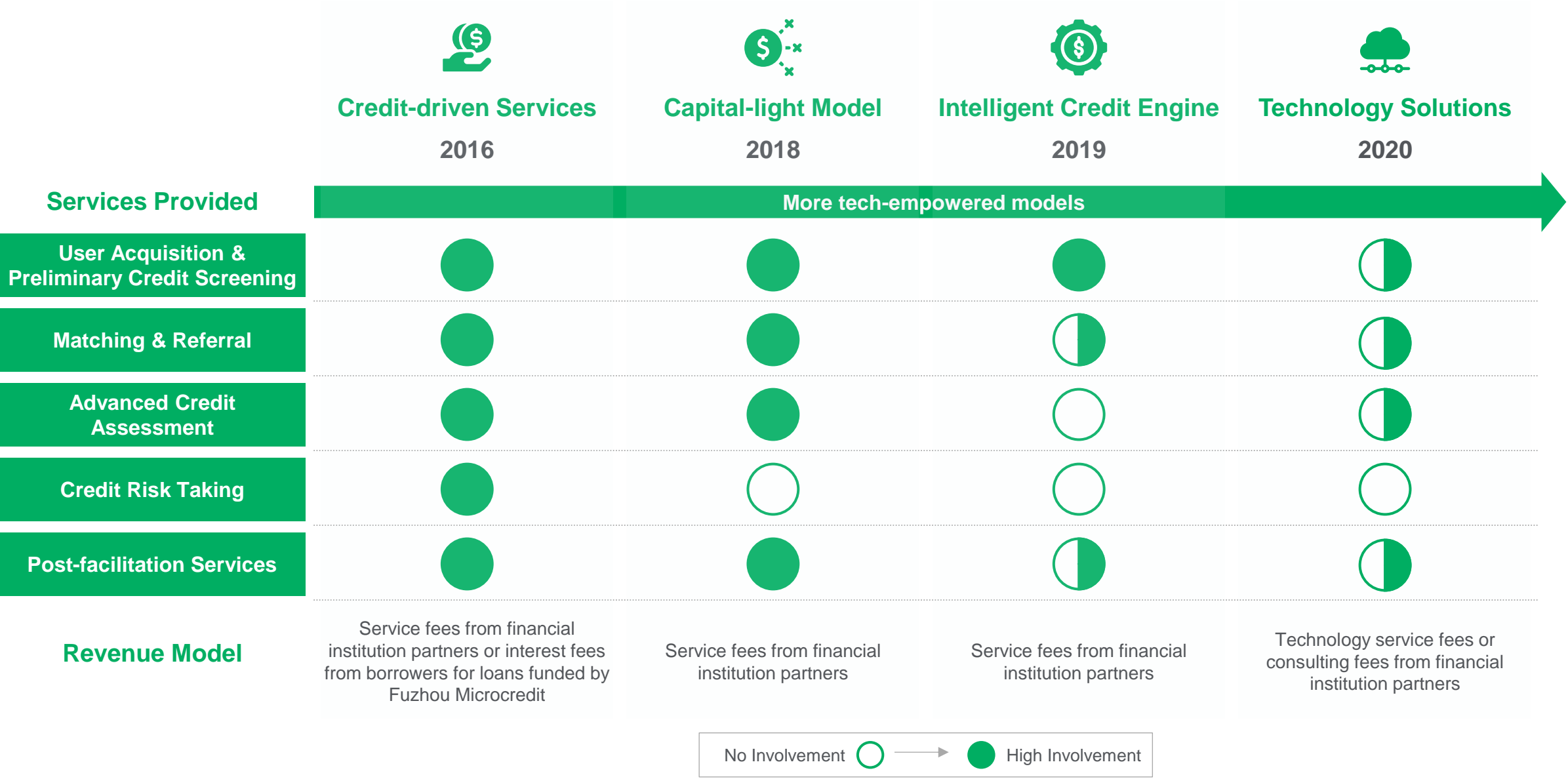
Notes: (1) Refers to Intelligence Credit Engine. (2) Cumulative number as of March 31, 2025.

...to Make Credit Accessible and Affordable to Underserved Borrowers



Notes: (1) Data based on cumulative users with approved credit lines as of March 31, 2025. (2) 1Q25 data. (3) Refer to the users who possess a credit card or have a mortgage or auto loan, and have made at least one repayment within 6 months prior to the date when the credit line was granted.

Our Solutions



Multichannel and Efficient User Acquisition With a Broad User Base



58.4 million

cumulative users with
approved credit lines

35.5 million

cumulative borrowers



AI-powered Online Advertising

- Partner with leading internet traffic platforms
- RTA-DMP Marketing System enables efficient user acquisition
- Acquire users across all online life and business scenarios

Embedded Finance

- 63 embedded finance channel partners, including leading internet traffic platforms / payment / e-commerce / ride-hailing / smart phone companies / financial institutions

Borrower Referral and Offline Promotion

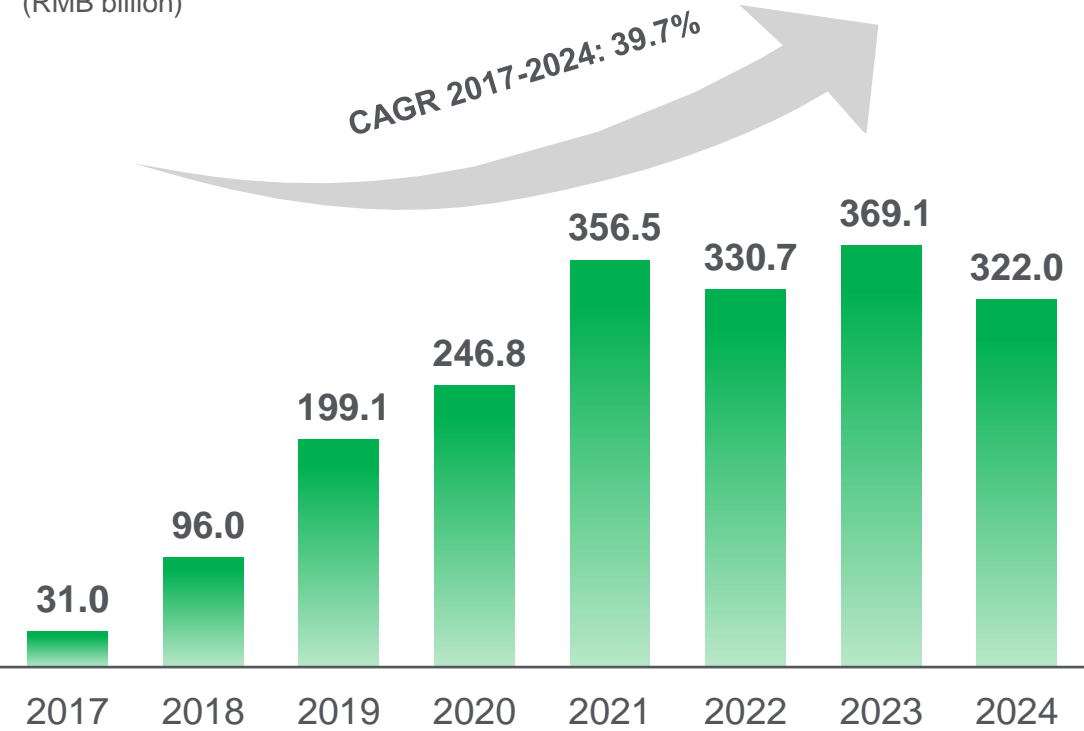
- Robust borrower referral programs
- On-the-ground sales force targeting users with more sophisticated credit demand

Proven Track Record of Consistent Execution with Stable Asset Quality

Our Track Record

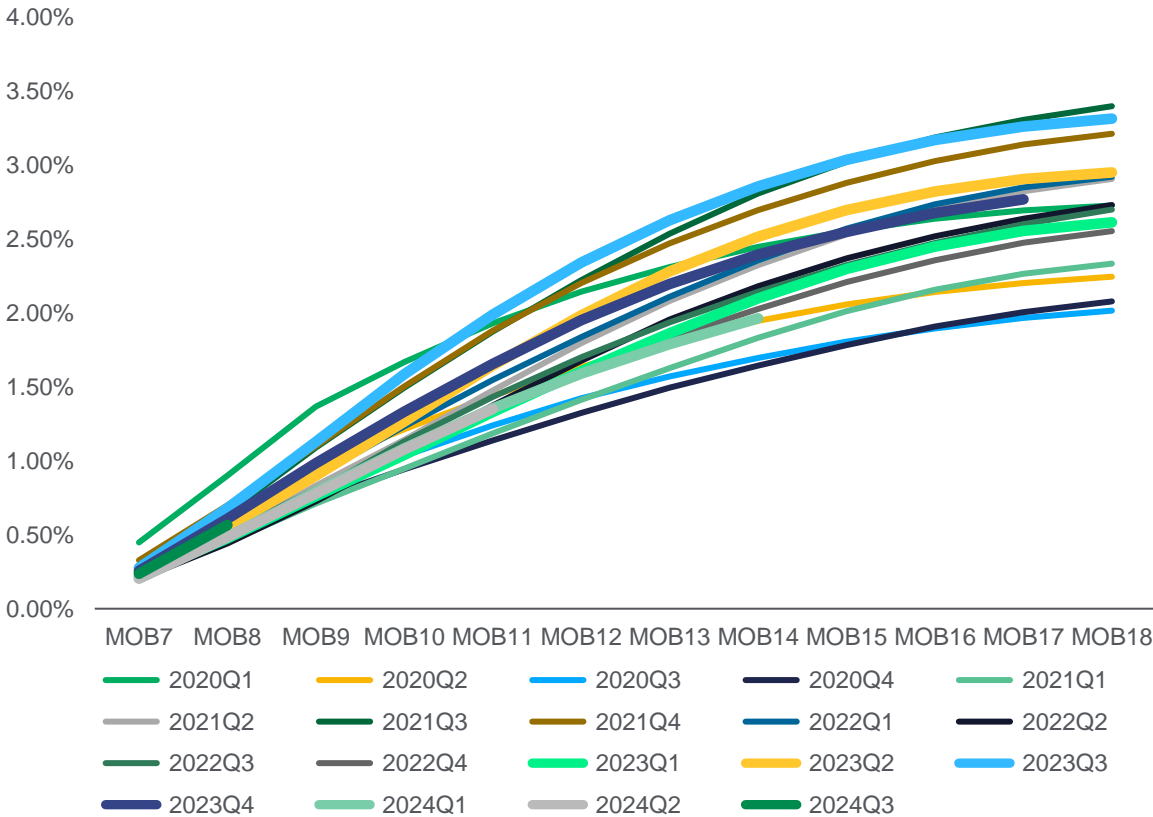
Loan Facilitation Volume⁽¹⁾

(RMB billion)



180 Day+ Delinquency Rates by Vintage⁽²⁾

(As of March 31, 2025)

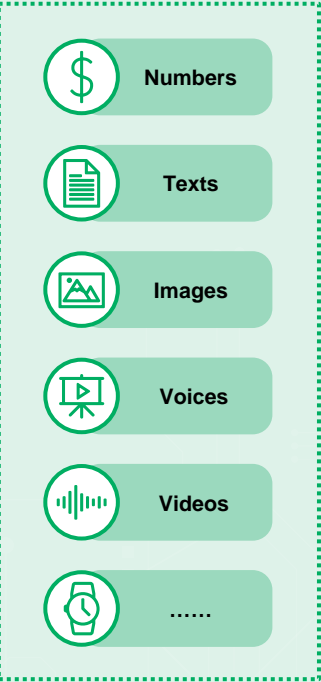


Note: (1) Refers to the total principal amount of loans facilitated and originated during the given period, including the loan volume under credit driven services, capital-light model, Intelligence Credit Engine ("ICE") and total technology solutions. (2) a percentage, which is equal to (i) the total amount of principal for all loans facilitated by our Group in a fiscal quarter that become delinquent for more than 180 days, less the total amount of recovered past due principal for all loans facilitated by our Group that were delinquent for more than 180 days in the same fiscal quarter, divided by (ii) the total initial principal amount of loans facilitated by our Group in such fiscal quarter; loans under Intelligent Credit Engine and total technology solutions are not included in the delinquency rate calculation.

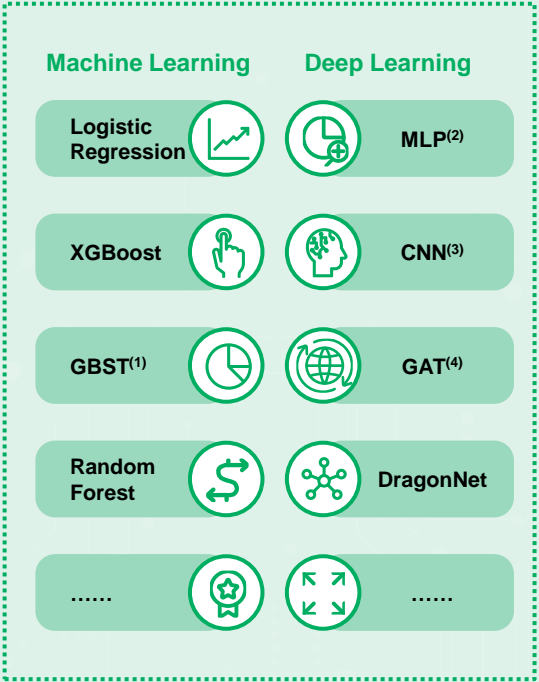
AI-Empowered Credit Assessment Capabilities Create Dual Flywheel Effect

Superior AI-driven Credit Assessment Engine (Argus)...

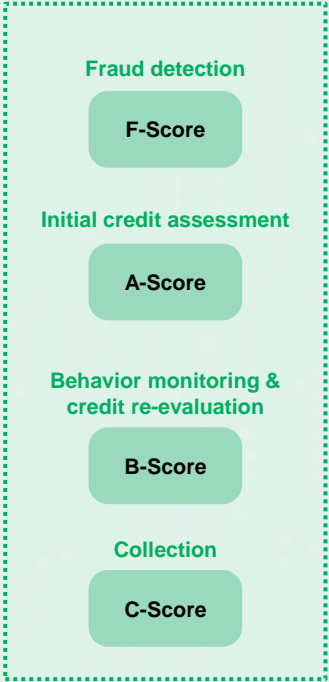
200 mm+ multimodal customer insights



2,400+ models enabled with cutting-edge technologies



Proprietary credit score system output



... Reinforcing Flywheel Effect



99%+ of loan applications processed automatically



660k data dimensions

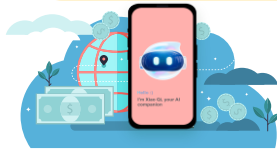


200+ model iterations

Notes: Data as of March 31, 2025 unless otherwise specified. (1) GBST refers to optimized distributed gradient boosting survival trees library that is implemented by Qifu based on XGBoost. (2) MLP refers to Multilayer Perceptron. (3) CNN refers to Convolutional Neural Network. (4) GAT refers to Graph Attention Network.

Ubiquitous AI Application in Our Business Operations

Xiao Qi



- ✓ **7x24** Personalized Intelligent Services
- ✓ Accurately **understands and predicts** users' financial and non-financial needs

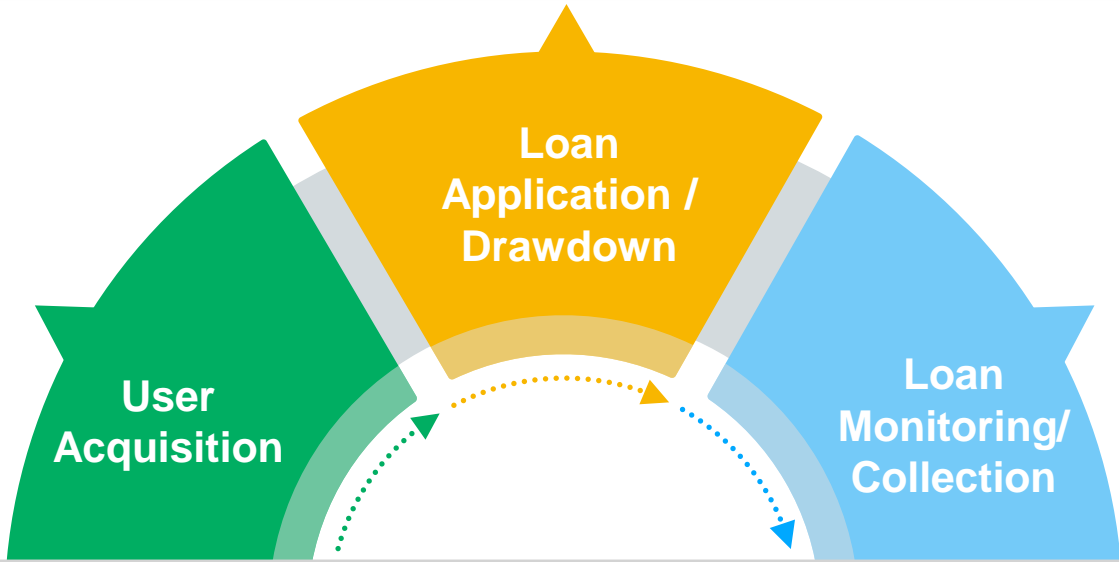
Copilot

- ✓ Seamlessly support post-credit service team
- ✓ Smart user profile recognition
- ✓ Talking points recommendation
- ✓ **84%** usage rate among agents
- ✓ **96.3%** recall rate and **98.8%** accuracy rate in key information extraction



Intelligent Marketing

- ✓ **74%** of graphics & **27%** of videos for marketing are generated by **AIGC**
- ✓ **40%** ad placements are automated
- ✓ **25%** improvement in user outreach efficiency
- ✓ **10%** reduction in average cost per credit line user

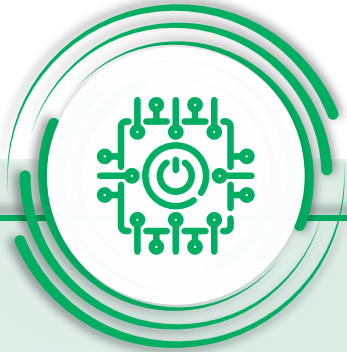


Research and Development



- ✓ **30%** of codes are **auto-generated**

Credit is a Natural and Perfect Use Case for AI Empowerment



**Massive data
in digitally
available form**
for AI-powered business
enablement



**Millions of
repeating credit /
repayment events**
to train for constantly
improving credit assessment



Frictionless customer
experience with
**automated
loan process**



**Dramatic
economic wins**
for both lenders and
consumers

“One Core, Two Wings” Strategy

Our Vision: Becoming a Respected Global Fintech Company

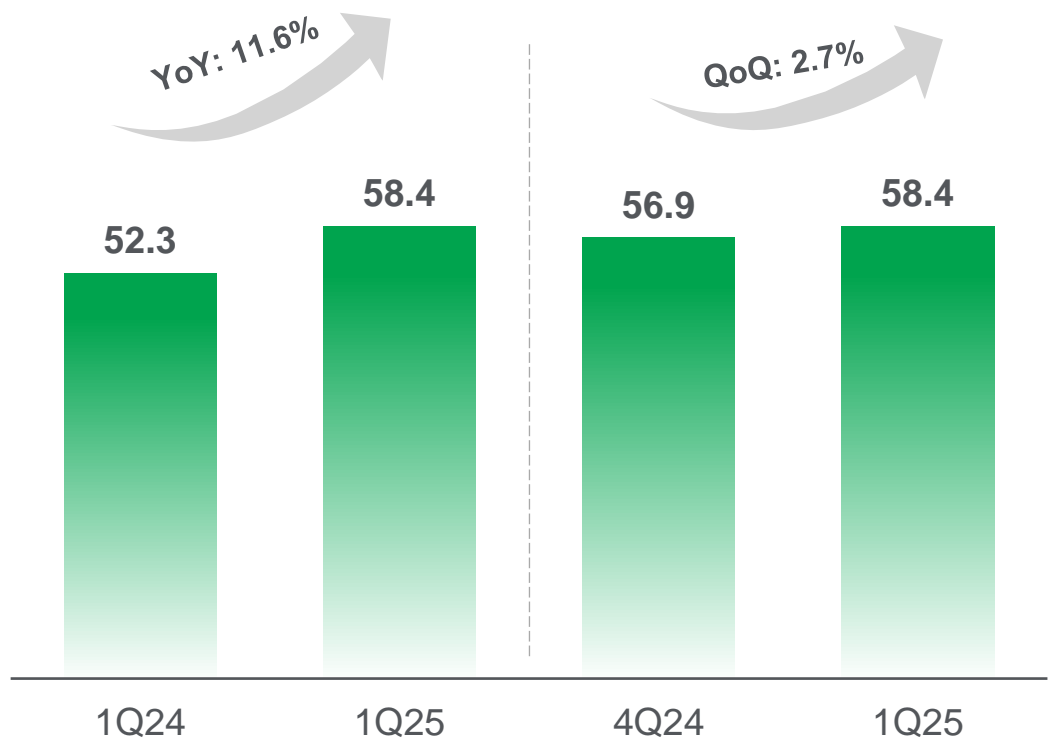


Operational and Financial Data

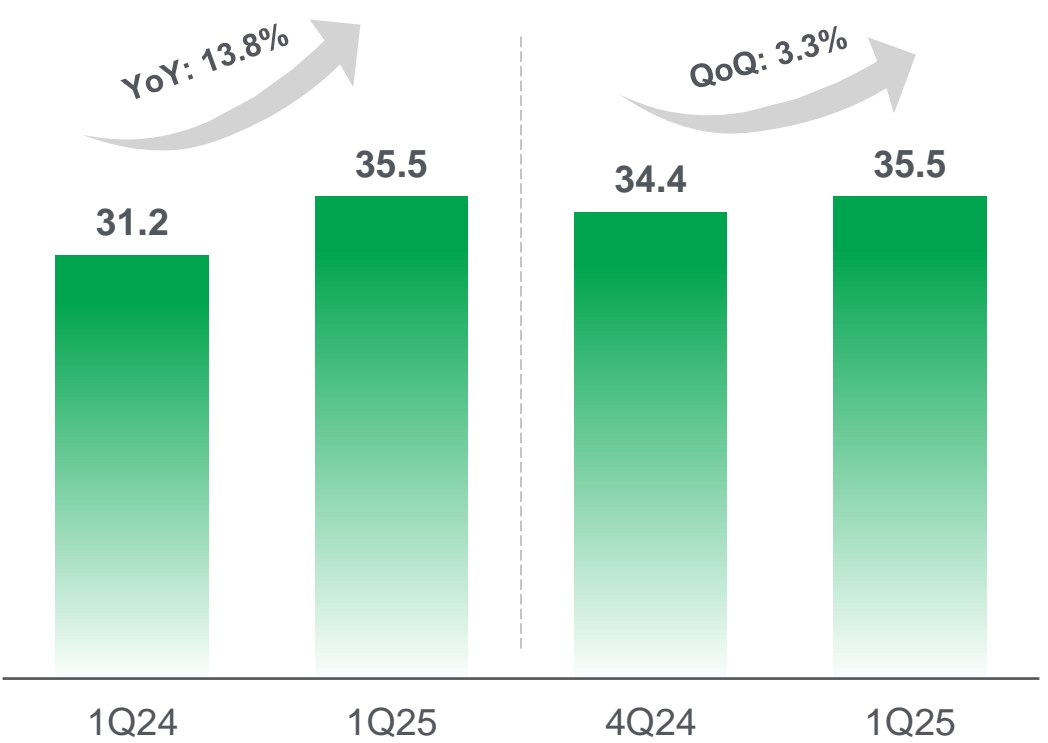


Consistently Expanding User Base

Cumulative Users with Approved Credit Lines
(million)



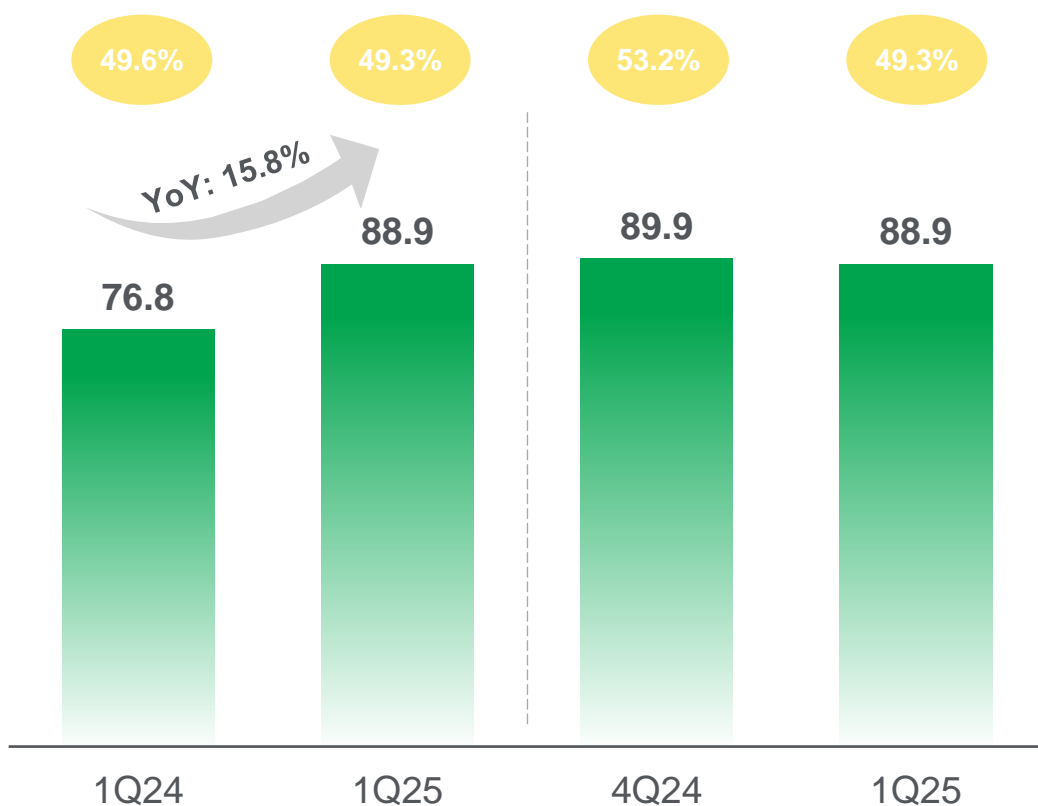
Cumulative Borrowers
(million)



Loan Facilitation Volume Grew by 15.8% YoY

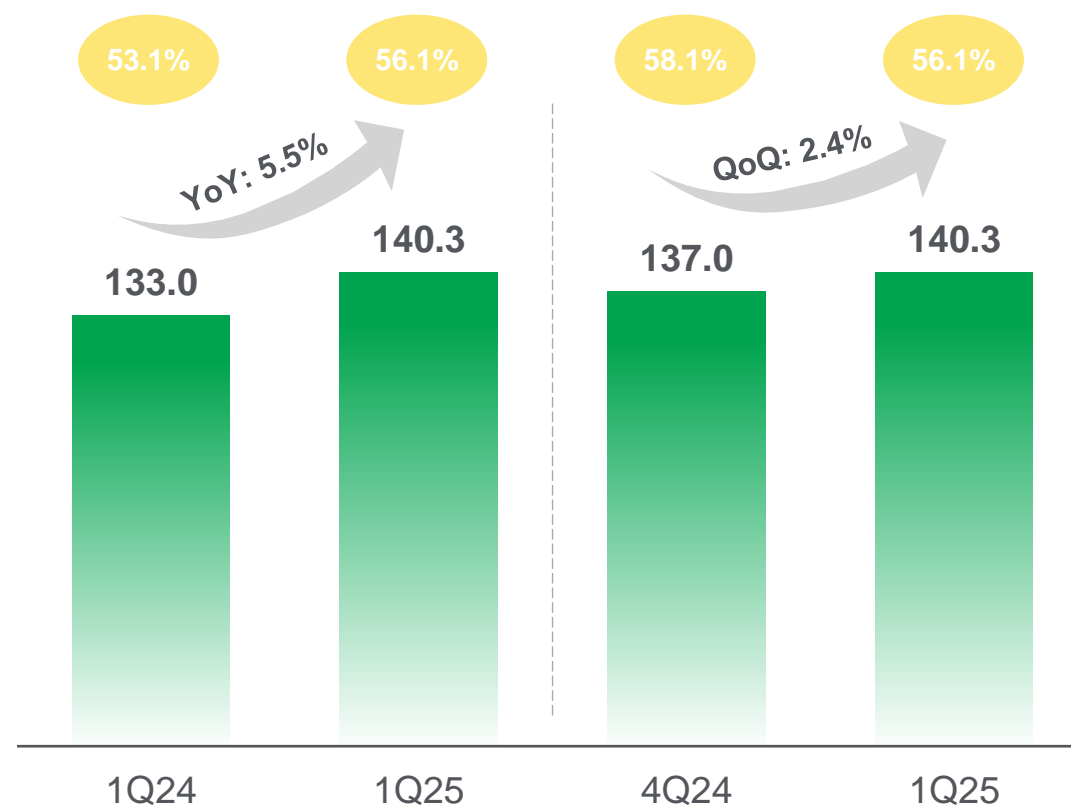
Loan Facilitation Volume ⁽¹⁾
(RMB billion)

% of platform services' contribution



Outstanding Loan Balance ⁽²⁾
(RMB billion)

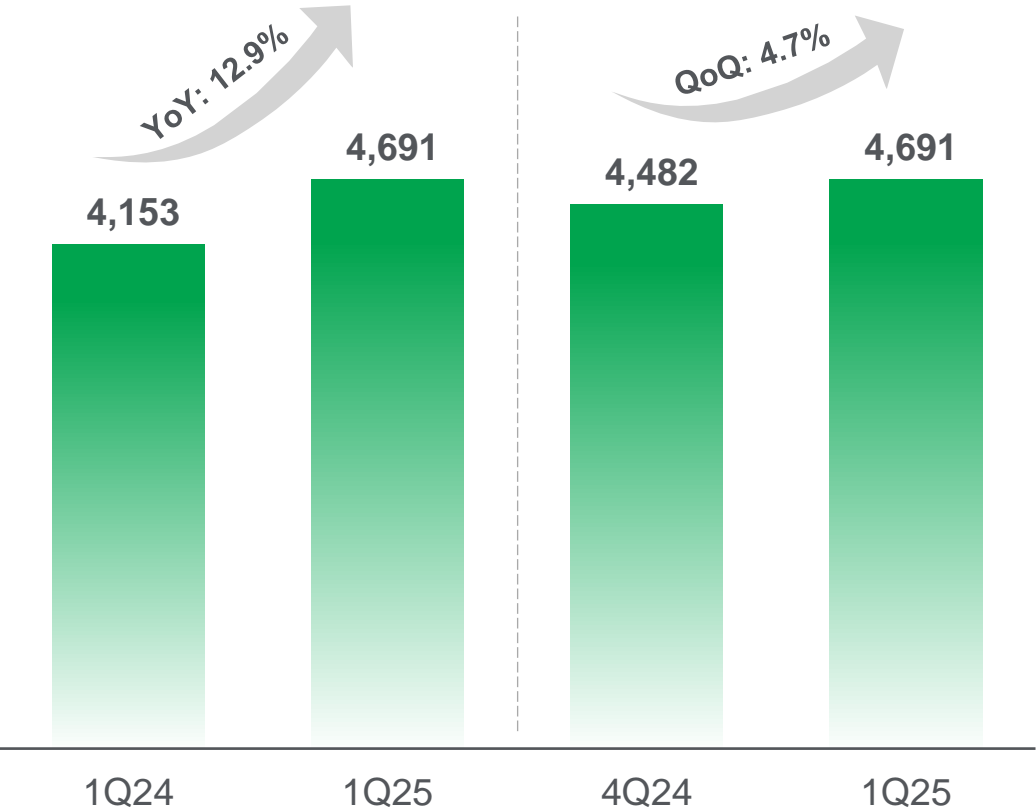
% of platform services' contribution



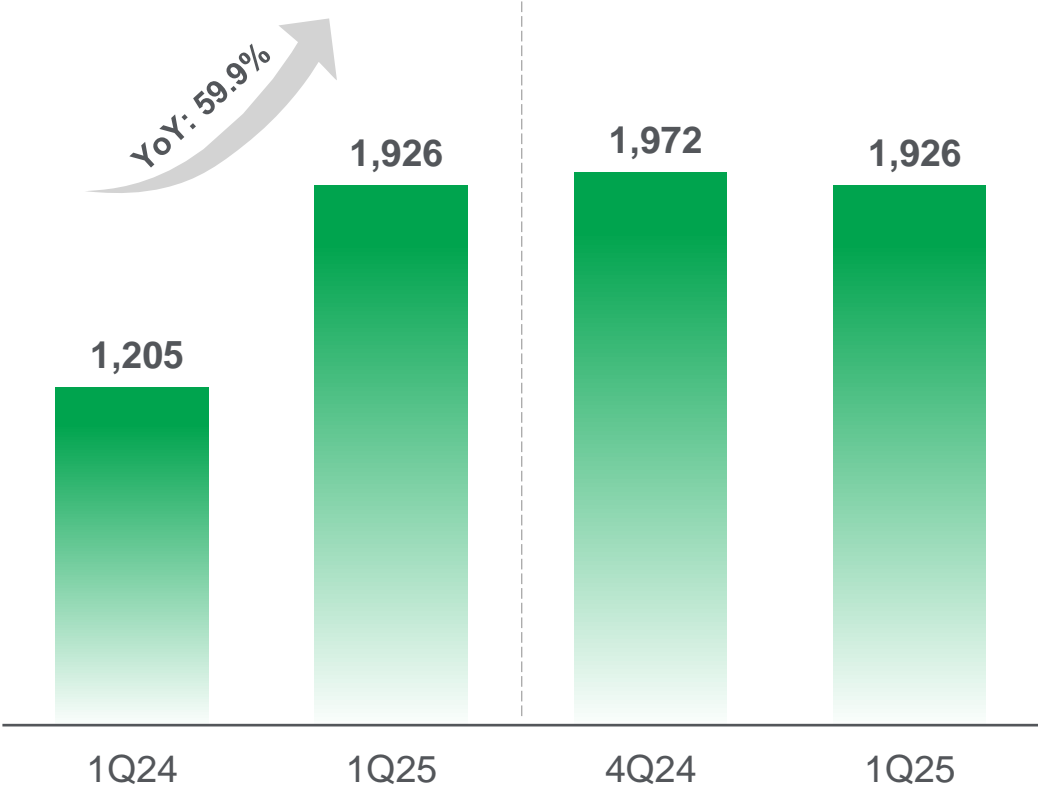
Notes: (1) Refers to the total principal amount of loans facilitated and originated during the given period, including the loan volume under credit driven services, capital-light model, Intelligence Credit Engine (“ICE”) and total technology solutions. (2) Refers to the total amount of principal outstanding for loans facilitated and originated at the end of each period, including the loan balance under credit-driven services, capital-light model, Intelligence Credit Engine (“ICE”) and total technology solutions, excluding loans delinquent for more than 180 days.

Solid Profitability Driven by Optimized Efficiency

Total Net Revenue
(RMB million)



Non-GAAP Net Income ⁽¹⁾
(RMB million)

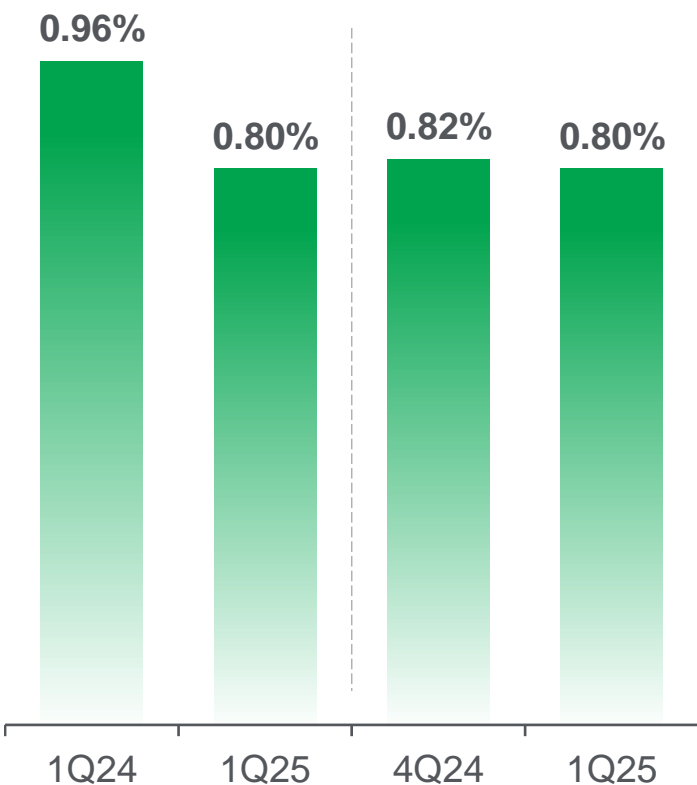


Notes: (1) Excluding share-based compensation expenses.

Operating Expenses

Facilitation, Origination and Servicing Expense

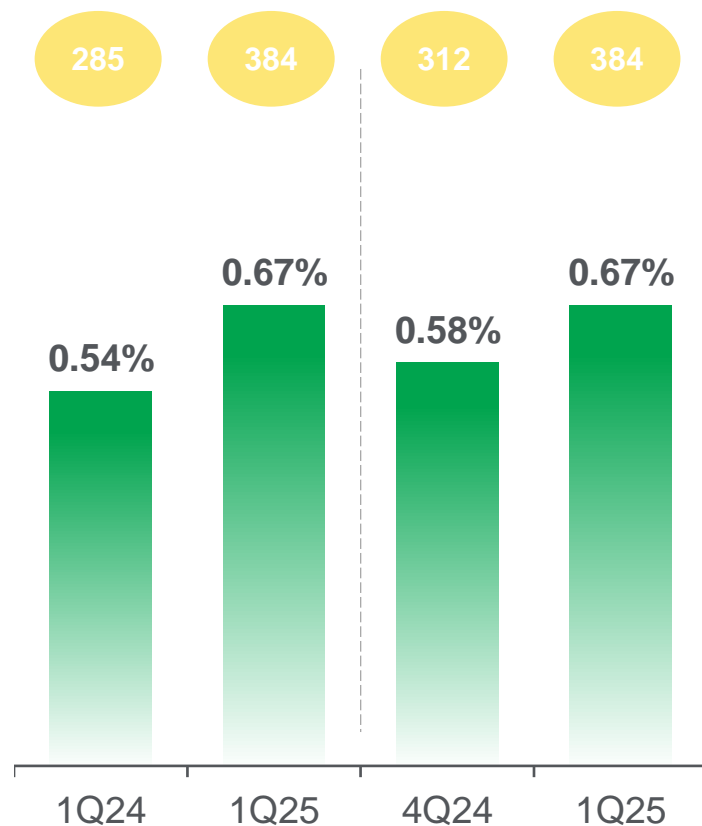
(% of Loan Facilitation Volume⁽¹⁾)



Sales and Marketing Expense

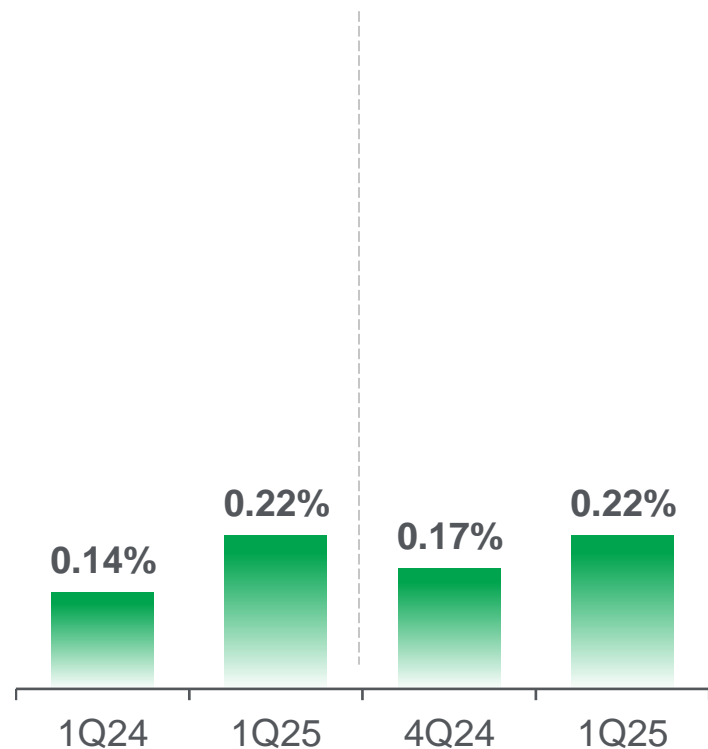
(% of Loan Facilitation Volume⁽¹⁾)

User Acquisition Costs(RMB)⁽²⁾



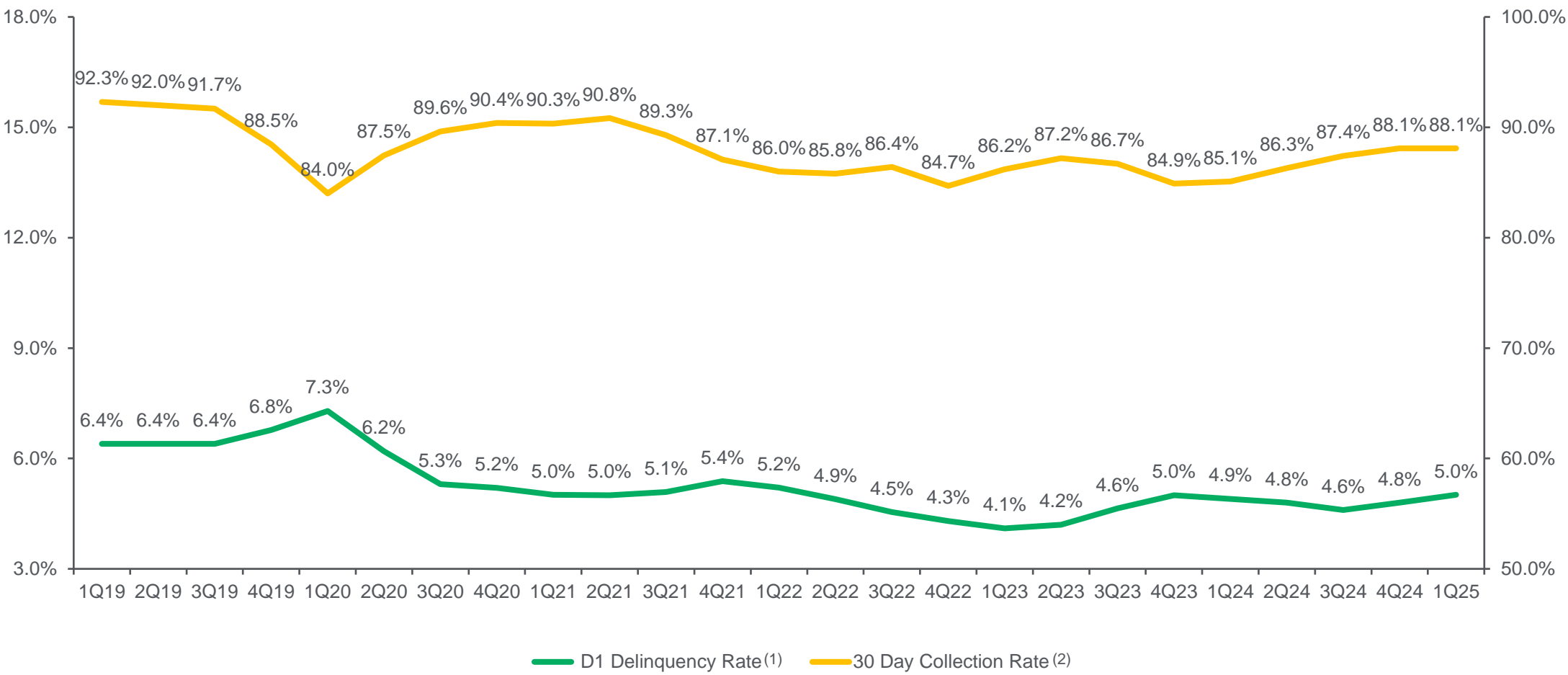
General and Administrative Expense

(% of Loan Facilitation Volume⁽¹⁾)



Note: (1) Refers to the total principal amount of loans facilitated and originated during the given period, including the loan volume under credit driven services, capital-light model, Intelligence Credit Engine ("ICE") and total technology solutions. (2) Acquisition cost per user with approved credit lines.

Robust Risk Performance



Notes: (1) D1 delinquency rate is defined as (i) the total amount of principal that became overdue as of a specified date, divided by (ii) the total amount of principal that was due for repayment as of such date. (2) 30 day collection rate is defined as (i) the amount of principal that is repaid in one month among the total amount of principal that is overdue as of a specified date, divided by (ii) the total amount of principal that is overdue as of such specified date.

THANK YOU