

March 2026

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# FinVolution Group

## Investor Presentation



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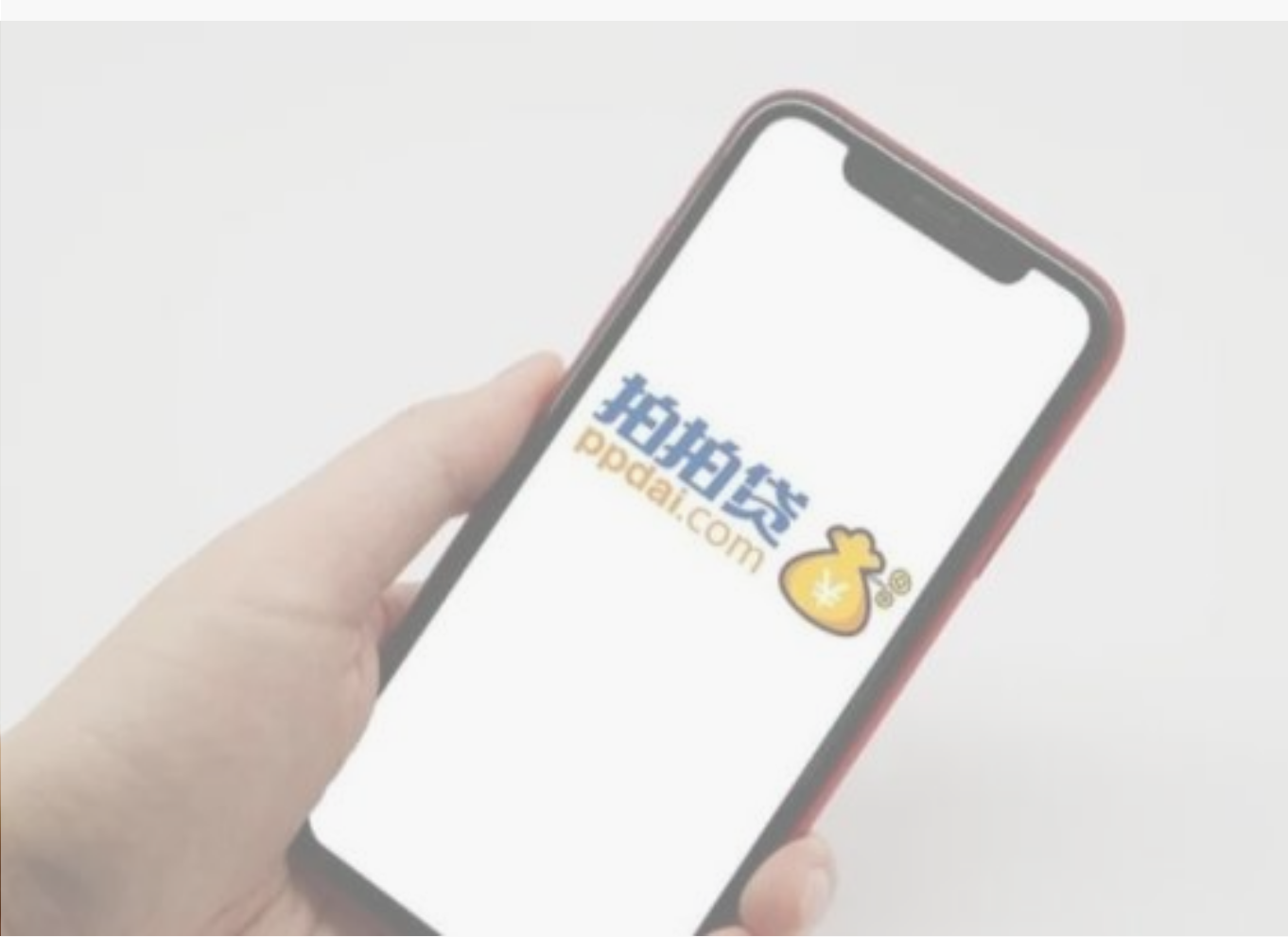
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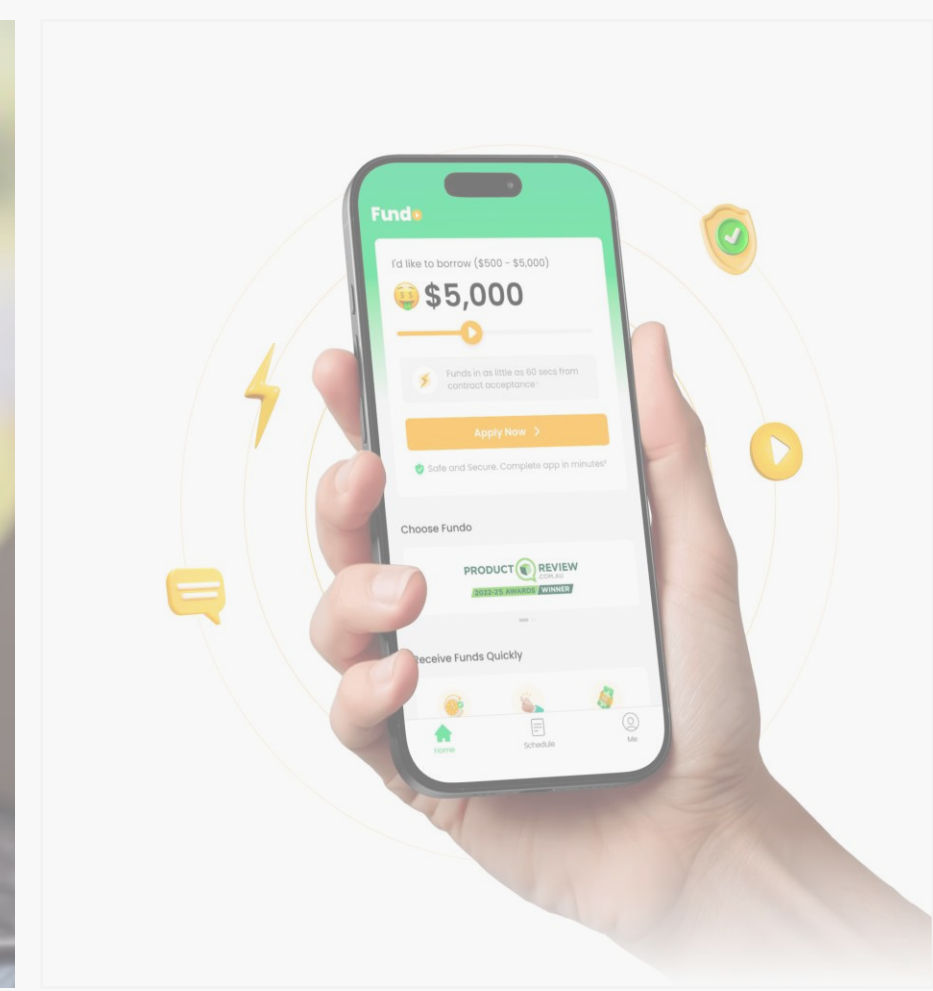
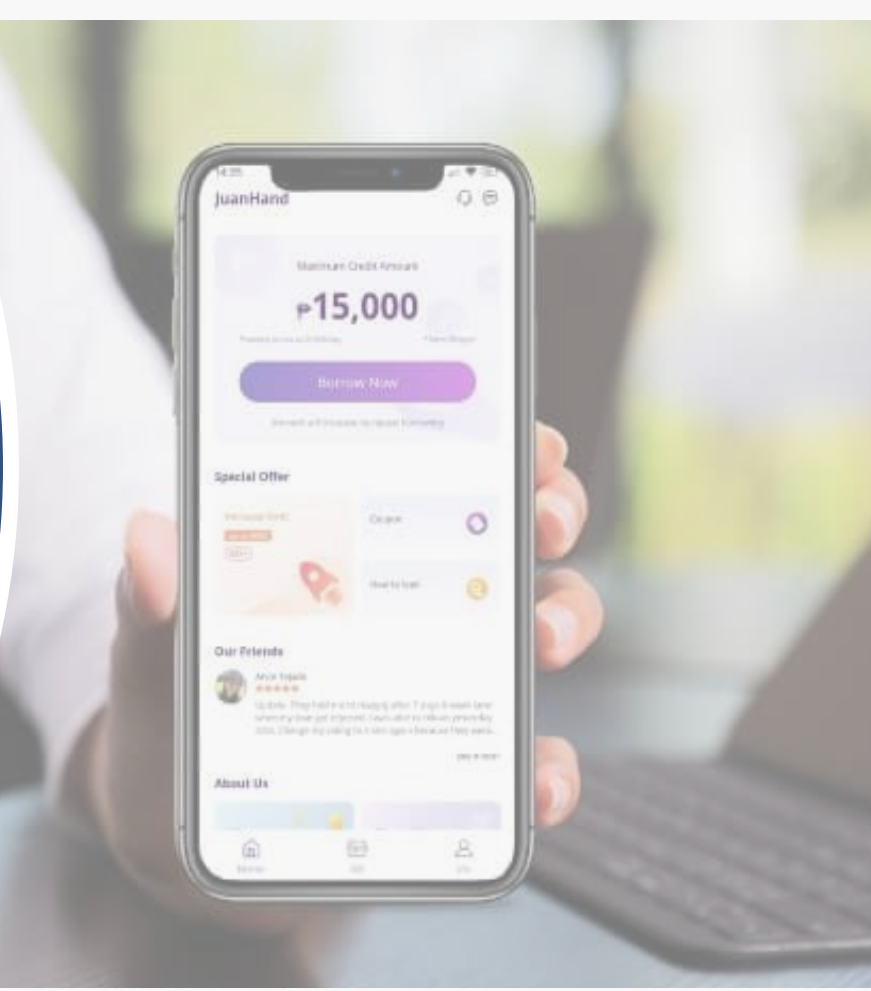
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# Finvolution

## Better Finance, with Technology



# Local Excellence, Global Outlook



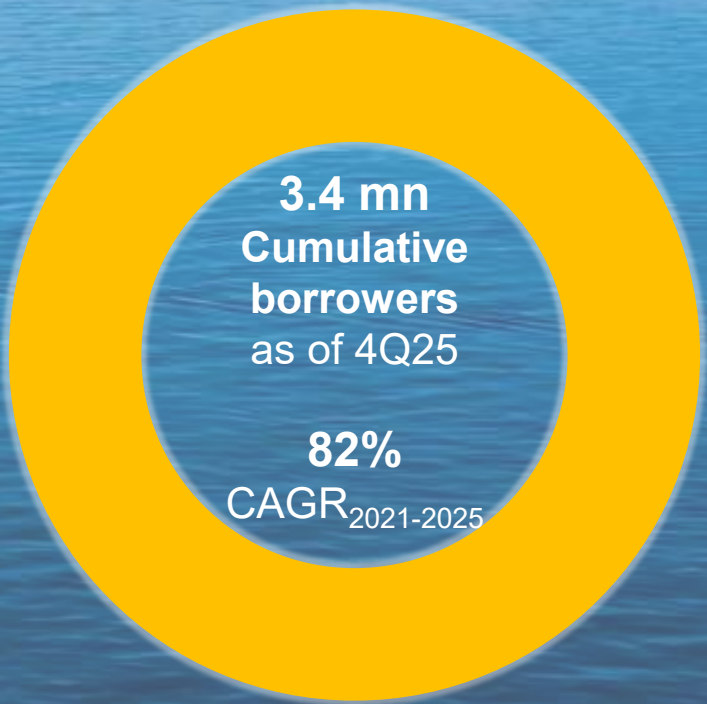
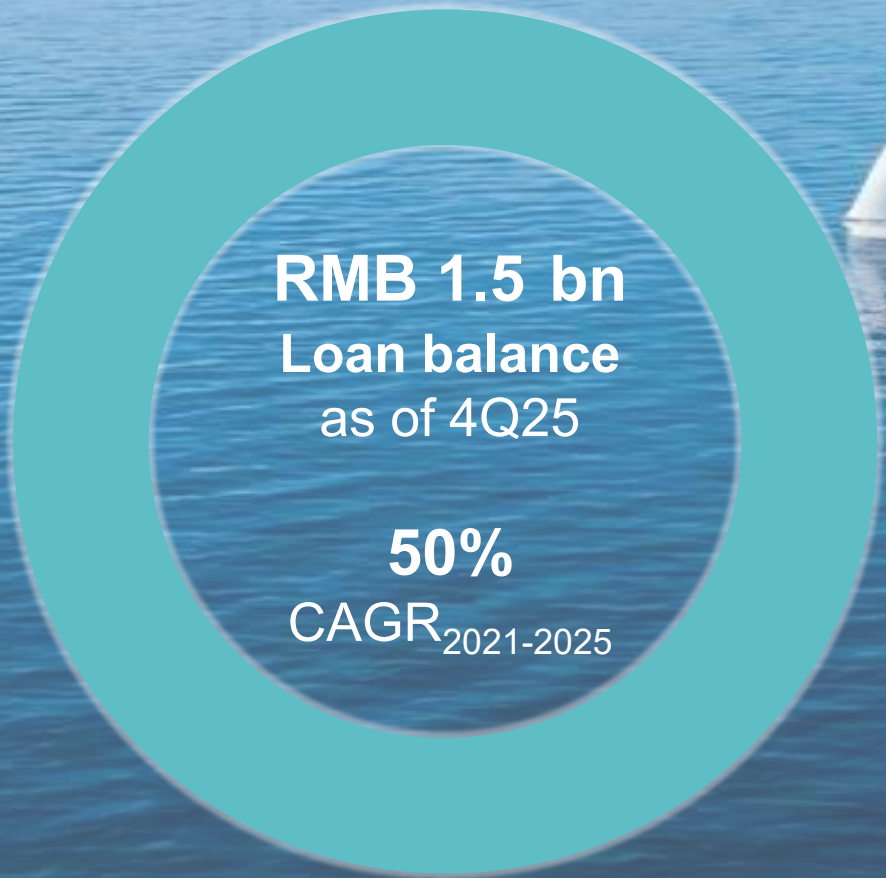
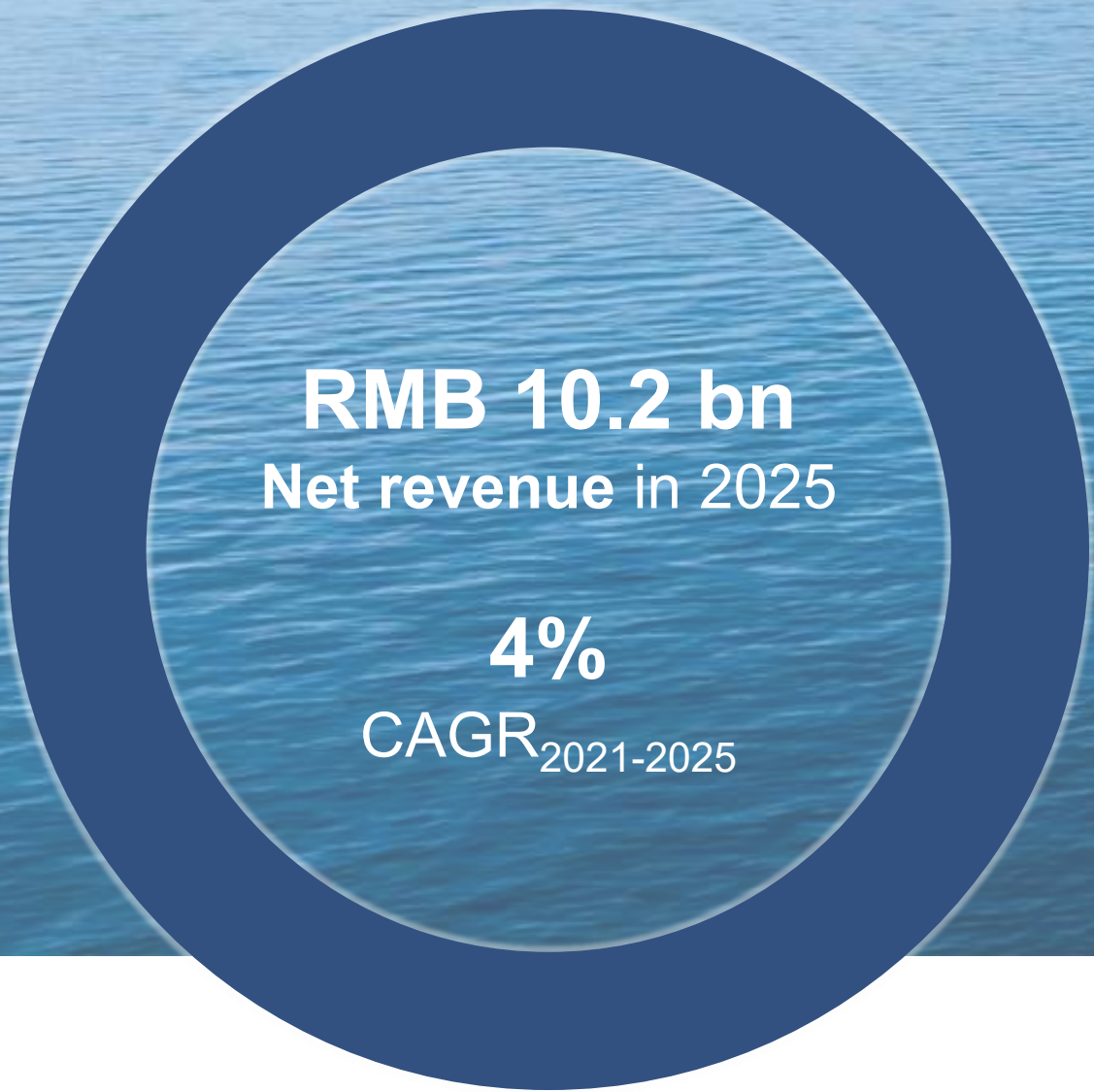
2007  
Top 3<sup>(1)</sup>



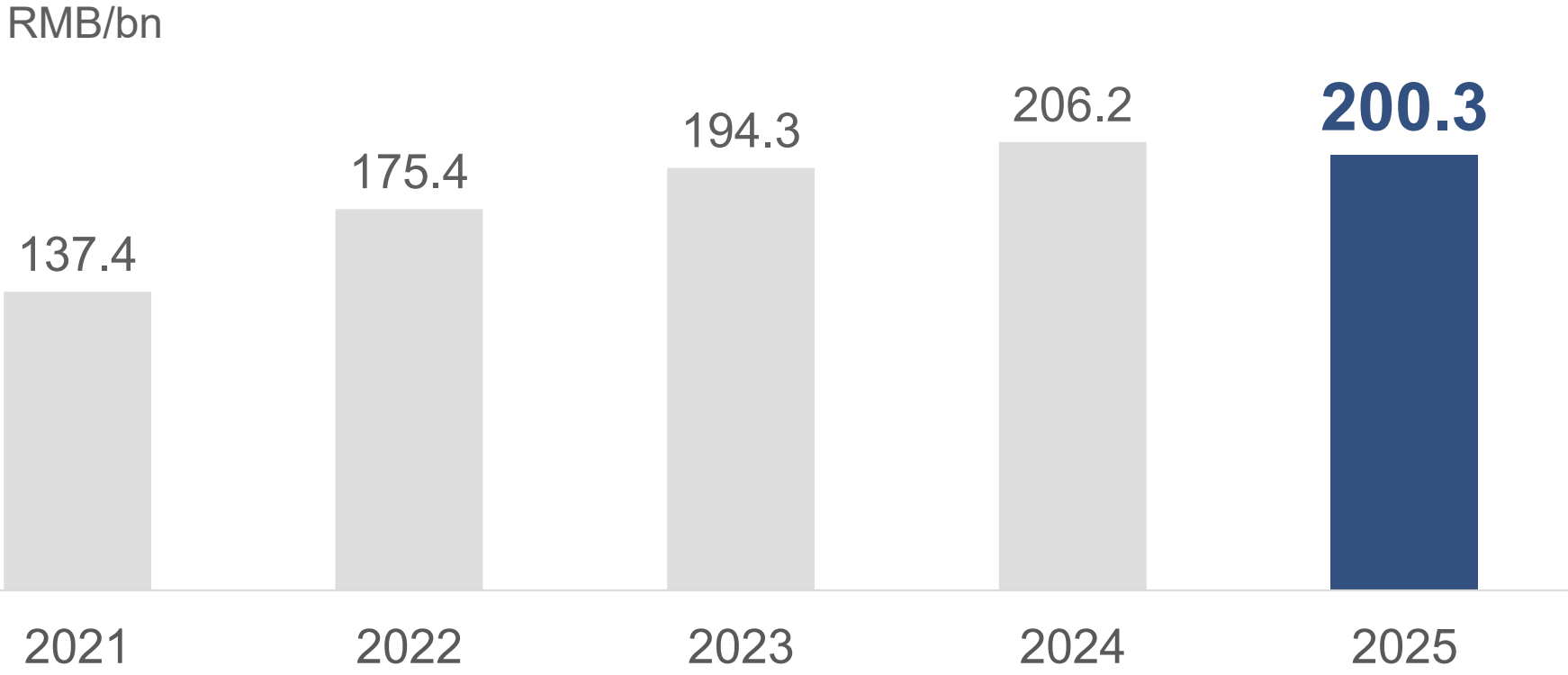
2018  
Top 2<sup>(1)</sup>



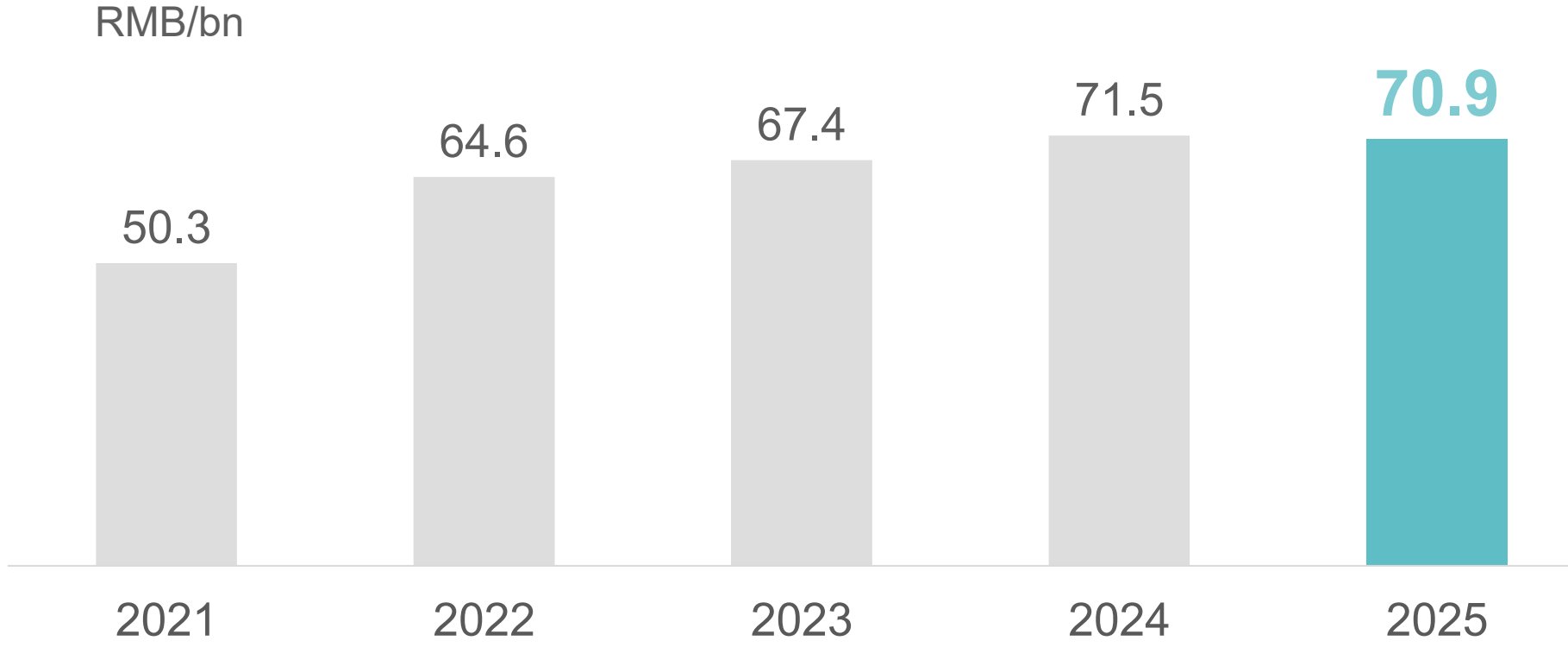
2020  
Top 1<sup>(1)</sup>



**Transaction Volume**

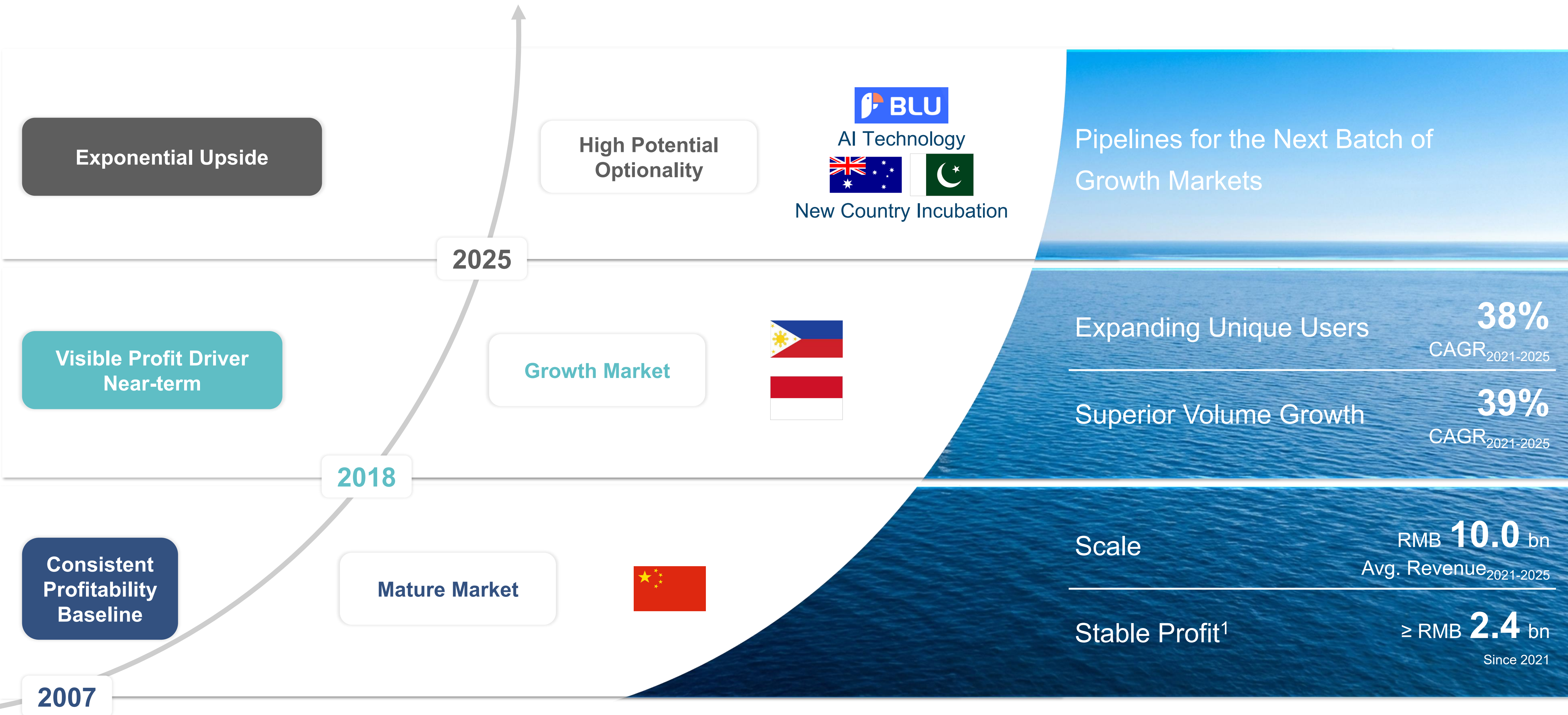


**Outstanding Loan Balance**



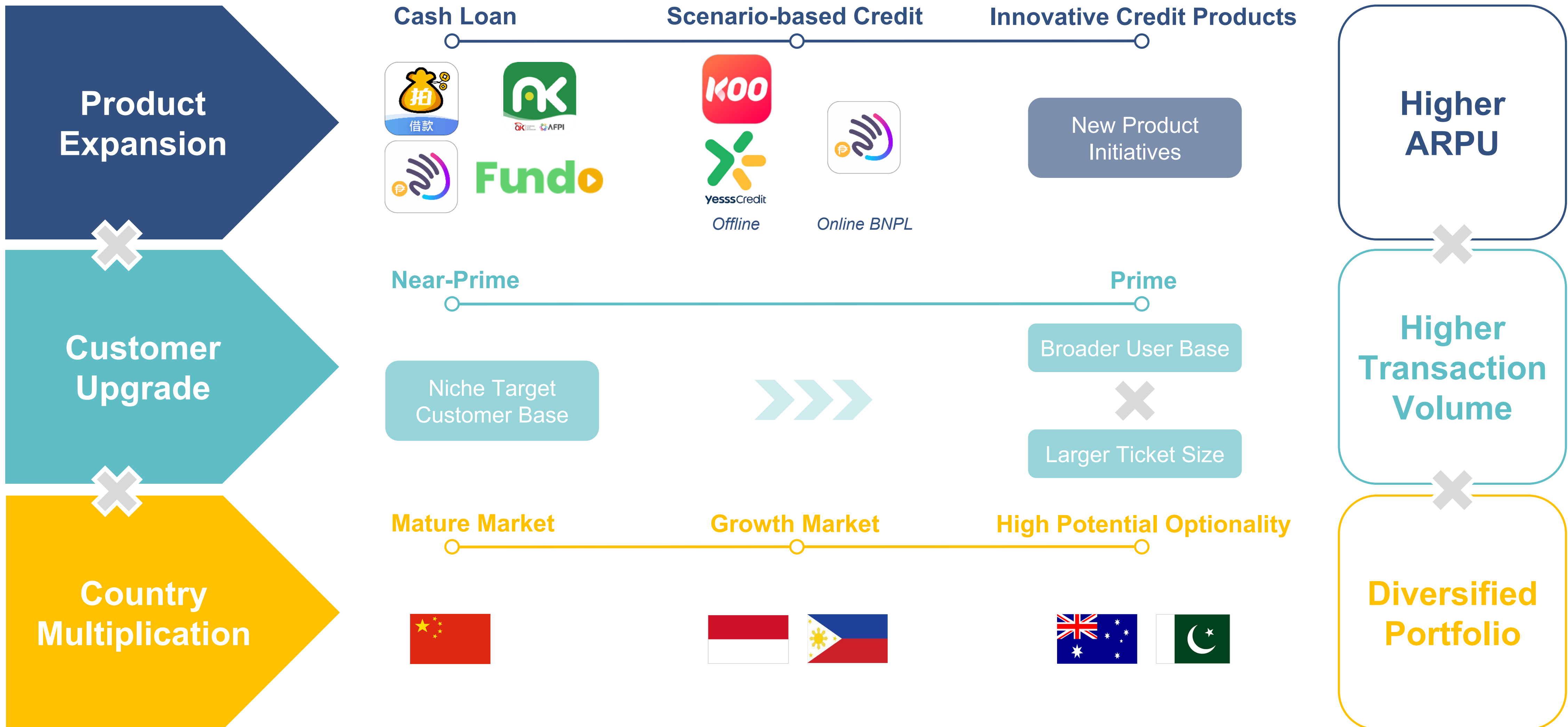
(1) This ranking reflects our position among independent online lenders across three key markets, excluding ecosystem-backed platforms.  
 (2) All figures are as of December 31, 2025, unless otherwise stated.

# Building a Regional Platform...



(1) This represents the Group's non-GAAP profit, which is derived primarily from the China market.

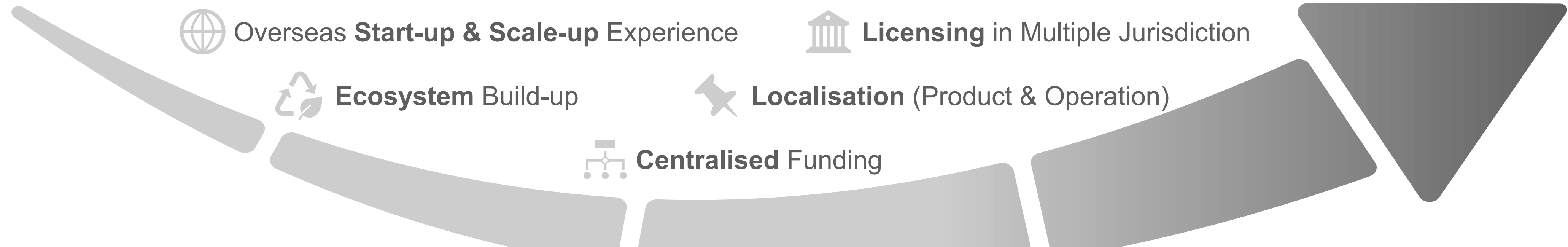
# ... with Clear Growth Matrix



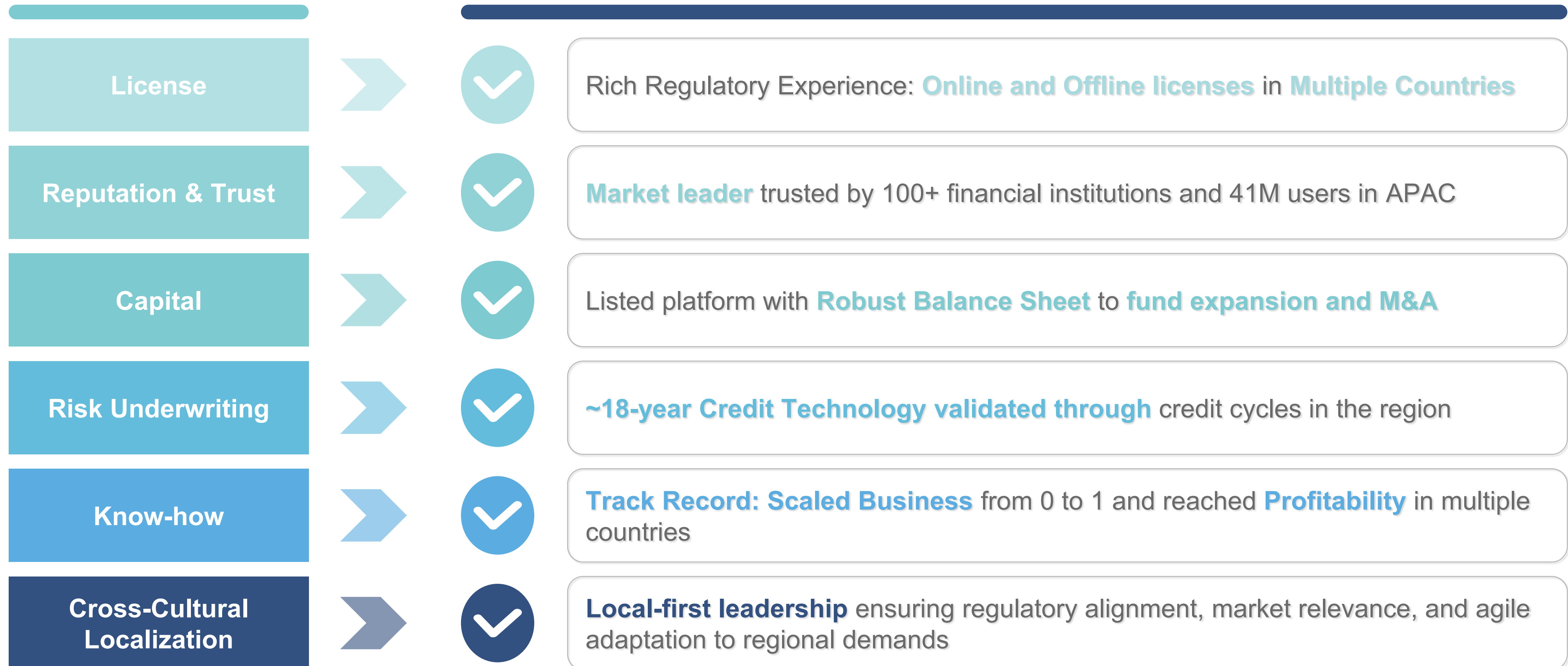


## Platform of Capability

Overseas 2.0



Developed Market's  
High Entry Barrier



# FinVolution

# Entering Australia: Fundo Acquisition

## ACL Licensed

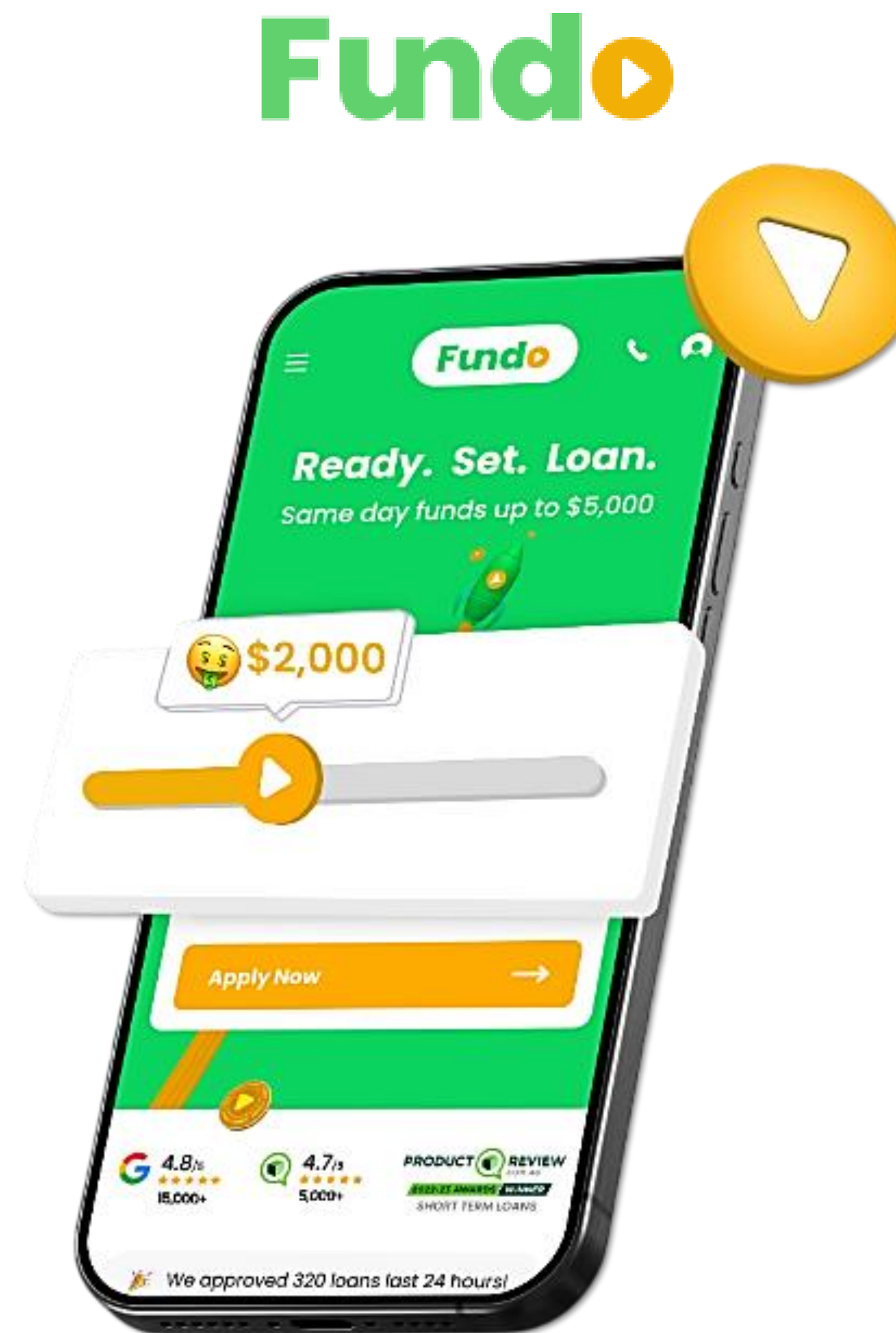
Australian Credit License

## Online Consumer Credit

Product Offering

## Near-prime Focused

Borrower Cohort



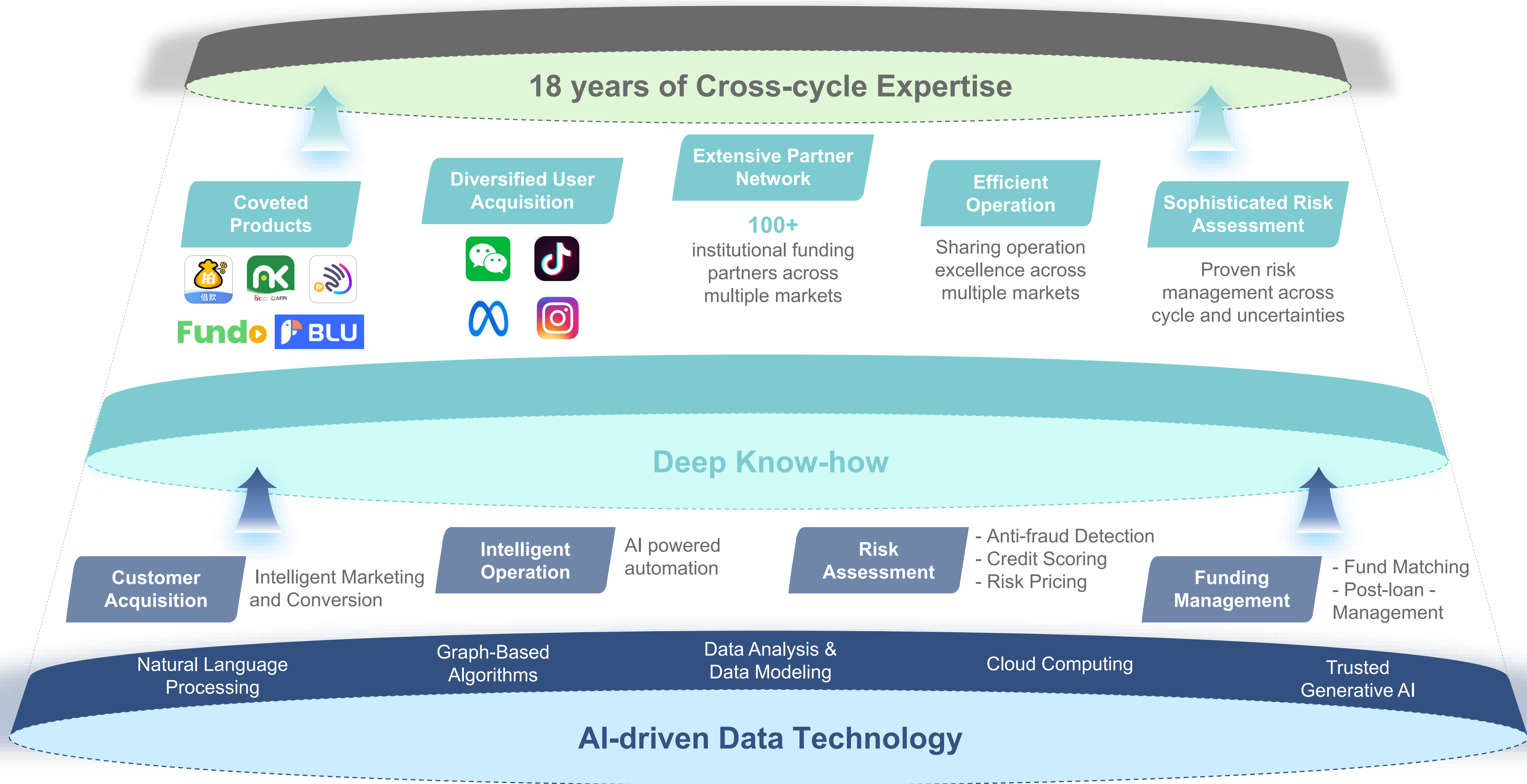
— FINANCIAL REVIEW BOSS —  
**MOST INNOVATIVE COMPANIES**  
2025

PRODUCT REVIEW .COM.AU  
2022-25 AWARDS WINNER



Finder  
AI Innovation  
Award 2024

(1) Fundo Loans Pty Ltd, an Australian financial services company, was acquired by FINV in October 2025.



## China Market

## International Markets

Traffic Platforms



Search Engines



Embedded Finance

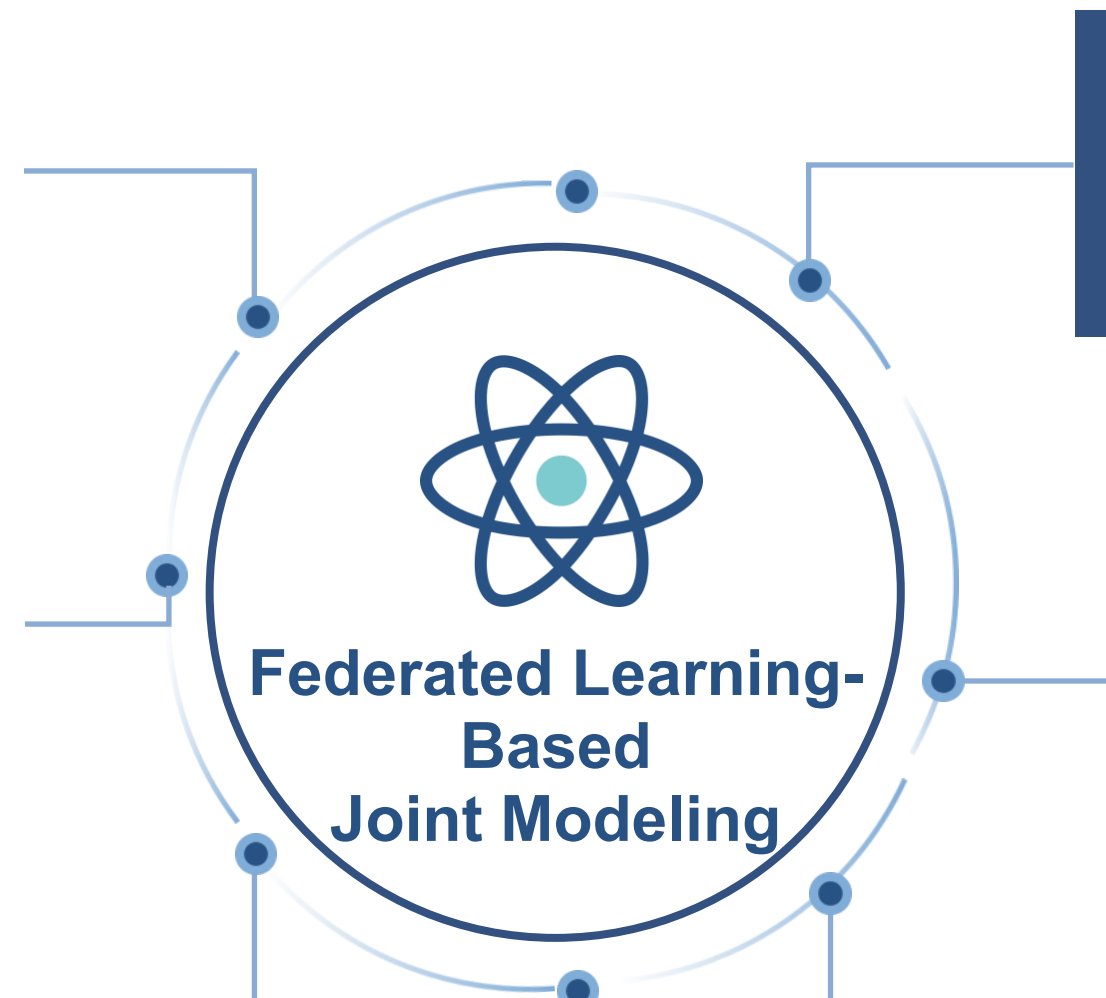
Leading internet and local service platforms

Point-of-Sale



Top e-commerce platforms

Mobile brand and electronic distribution channels



Expanding User Base

**6.7M**  
New Borrowers in 2025

**77%**  
YoY

Highly-Automated

**99%**  
Loan automation in China

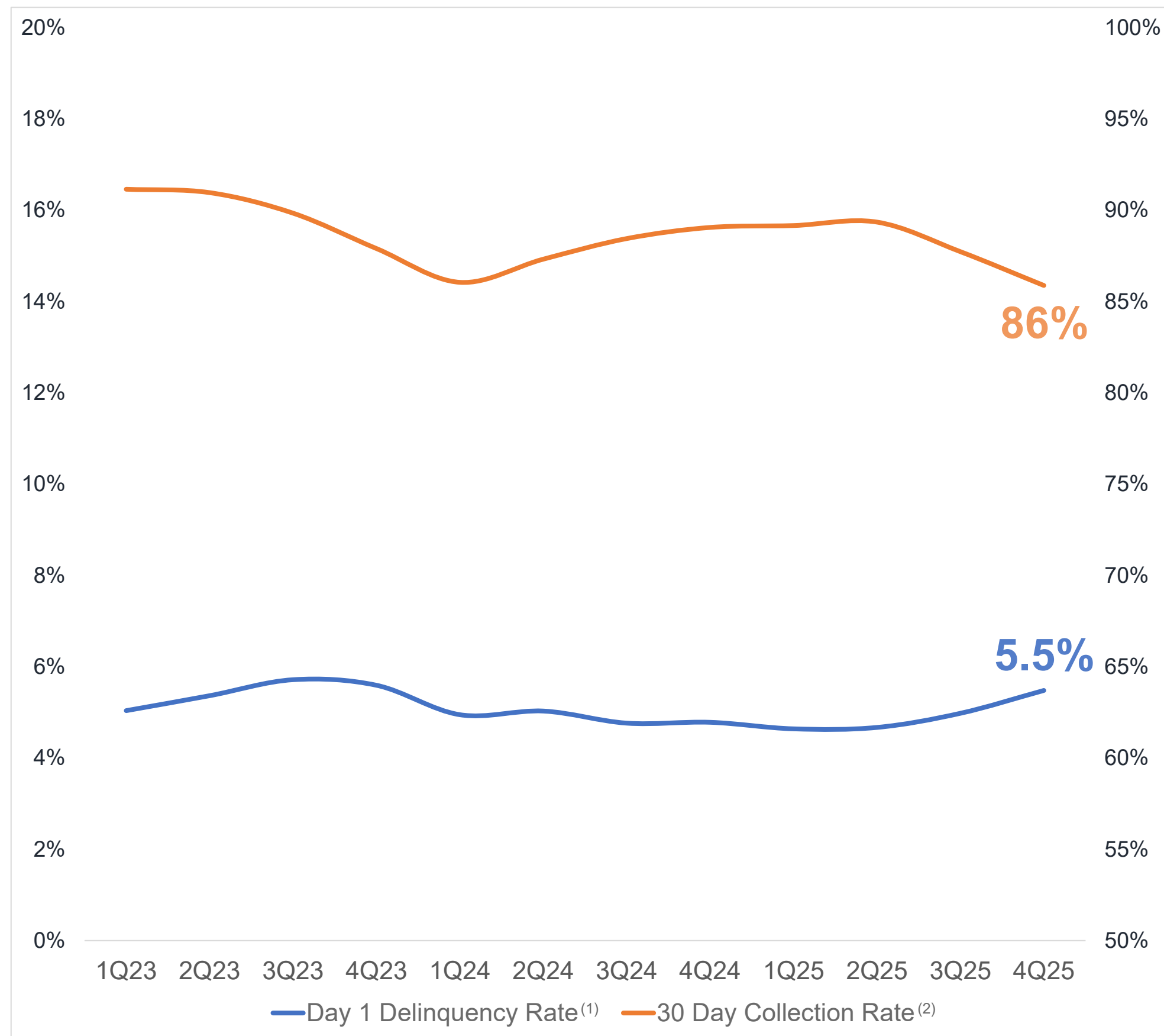
**<1 min**  
Approval Time

**RMB 10,914**  
Average Principal Amount<sup>(1)</sup>

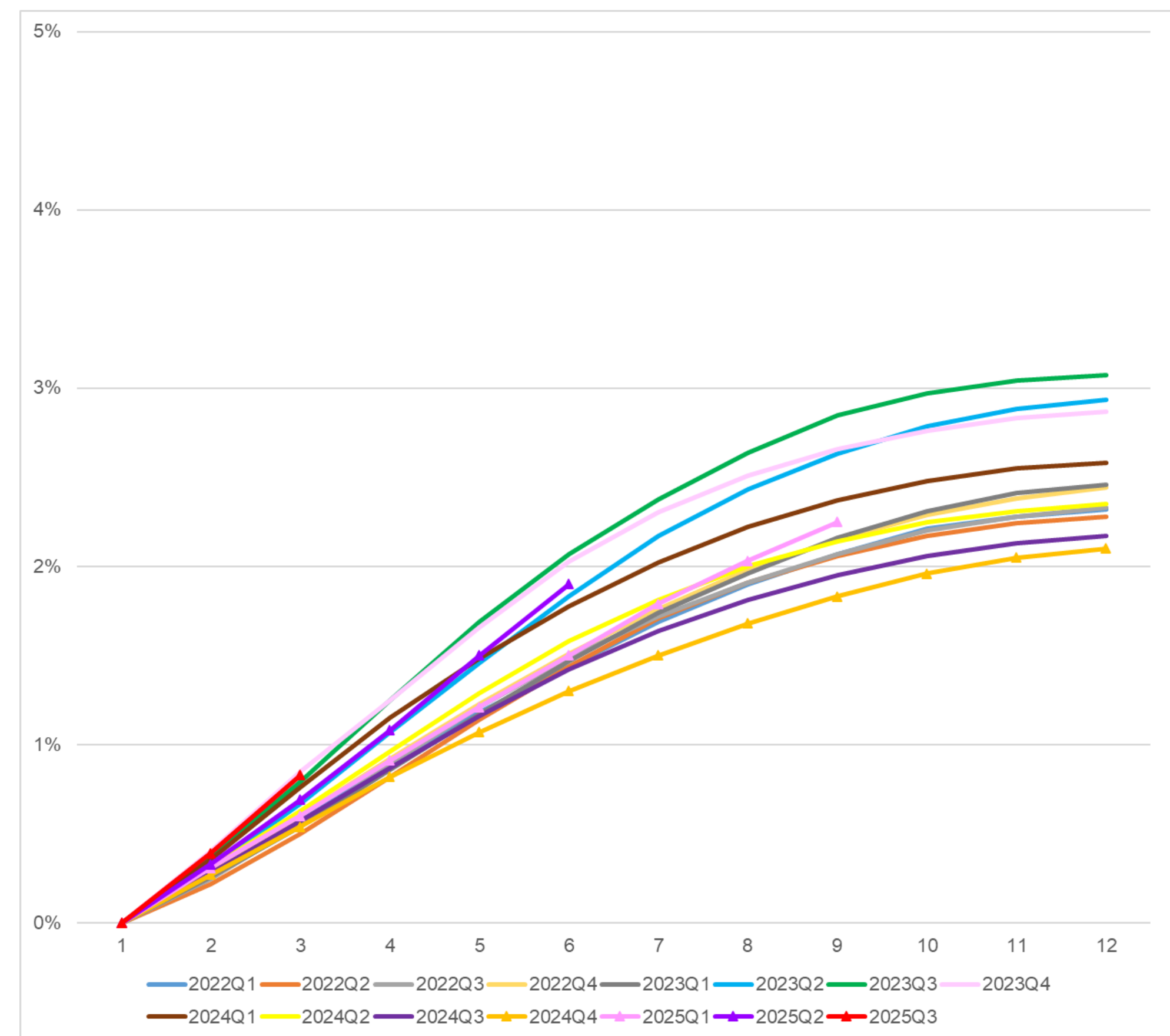
**8.3 Months**  
Average Loan Tenure<sup>(1)</sup>

(1) Calculated based on transaction volume on our marketplace in China's mainland in 2025.

## Resilient Risk Performance across Multiple Cycles



## M1+ Delinquency Rates by Vintage<sup>(3)</sup>

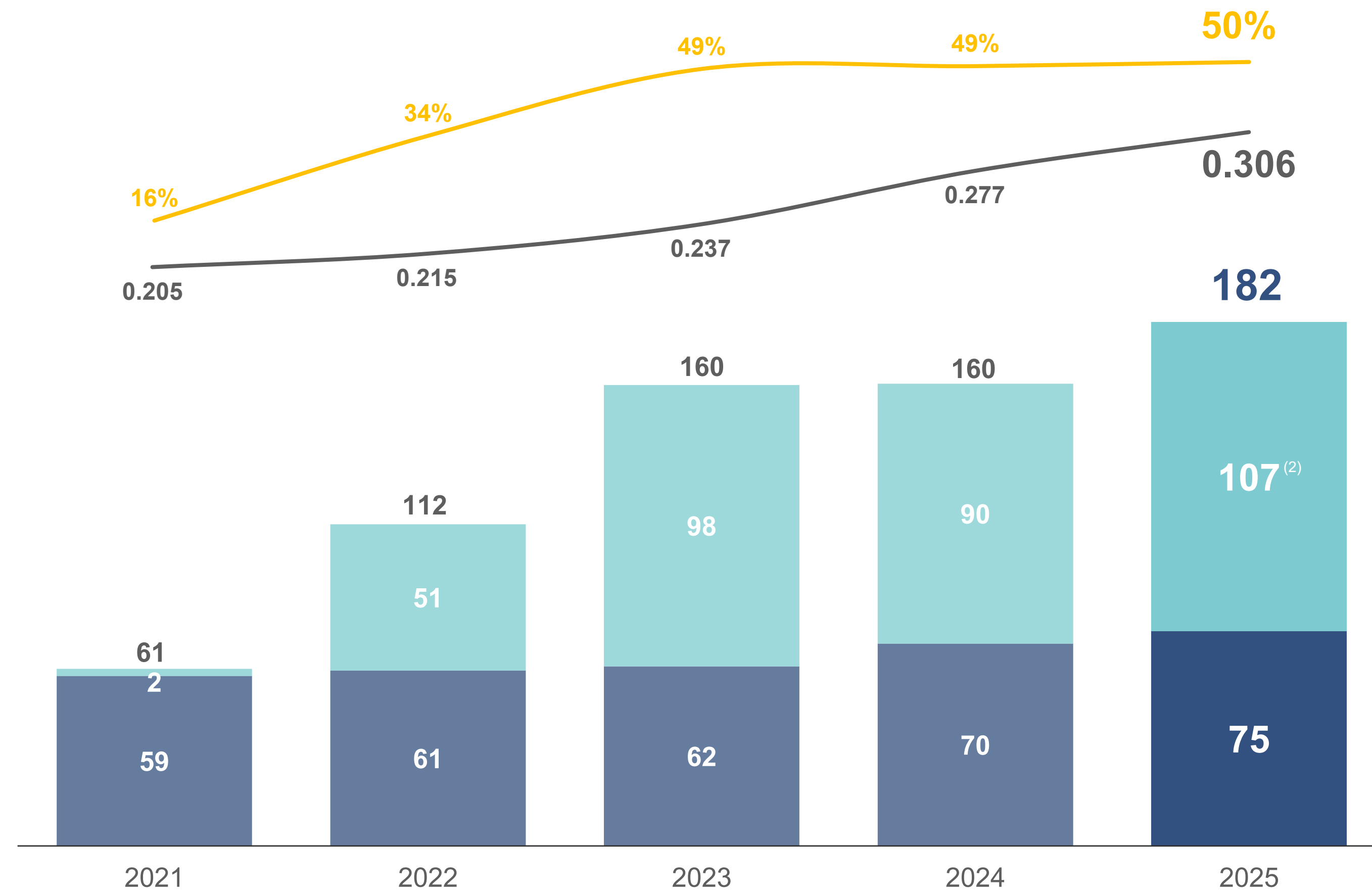


Note:  
 (1) Day 1 delinquency rate is defined as (i) the amount of current principal that became overdue as of a specified date, divided by (ii) the amount of current principal that was due for repayment as of such date.  
 (2) 30 Day collection rate is defined as (i) the amount of current principal 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 December 31, 2025. 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, divided by (iii) the total amount of initial principal for all loans in such vintage.

# Consistent Shareholder Return

## Total Value Returned to Shareholders (Approx.)

US\$/million    ■ Dividend    ■ Repurchase    — Total Payout Ratio <sup>(1)</sup>    — Dividend per ADS



### Record High Quarterly Buyback <sup>(3)</sup>

**US\$40.7 mn**  
4Q25 Share Repurchase Amount

**US\$107.2 mn**  
2025 Share Repurchase Amount

**8<sup>th</sup> Year**  
Consecutive Dividend

**10.5%**  
DPS YoY Growth

(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) On a standalone basis, the Q4 2025 share repurchase amount is the highest quarterly repurchase in our history. This excludes the US\$61 million concurrent repurchase associated with the Convertible Senior Notes issuance in Q2 2025.

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

# 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

2025 All-Asia Executive Team



- Most Innovative Use of Technology (Mainland China)
- 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:



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# Operational & Financial Metrics



# 2025: Progress with Balance

Accelerated International Expansion moderated by China Regulatory Transition

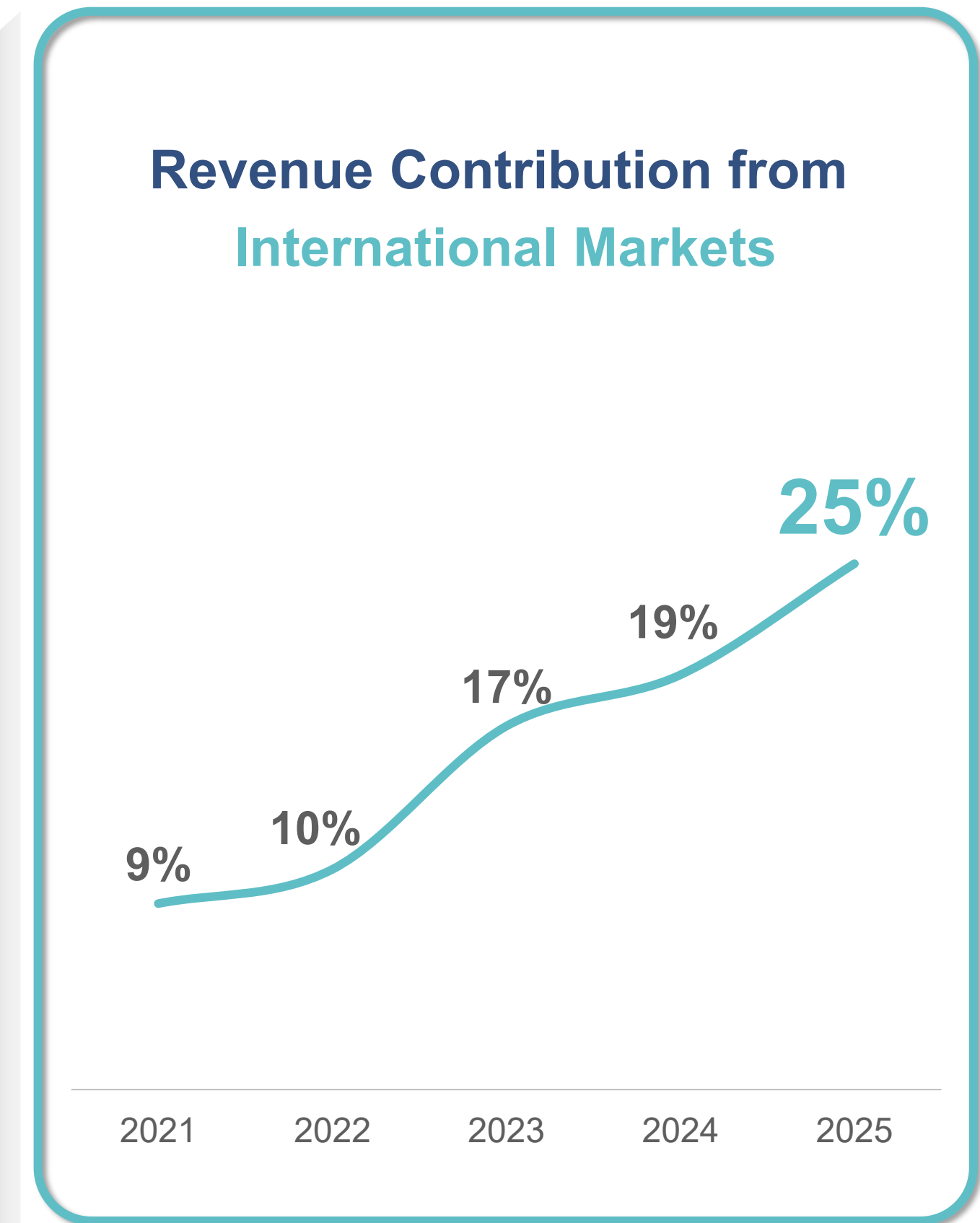
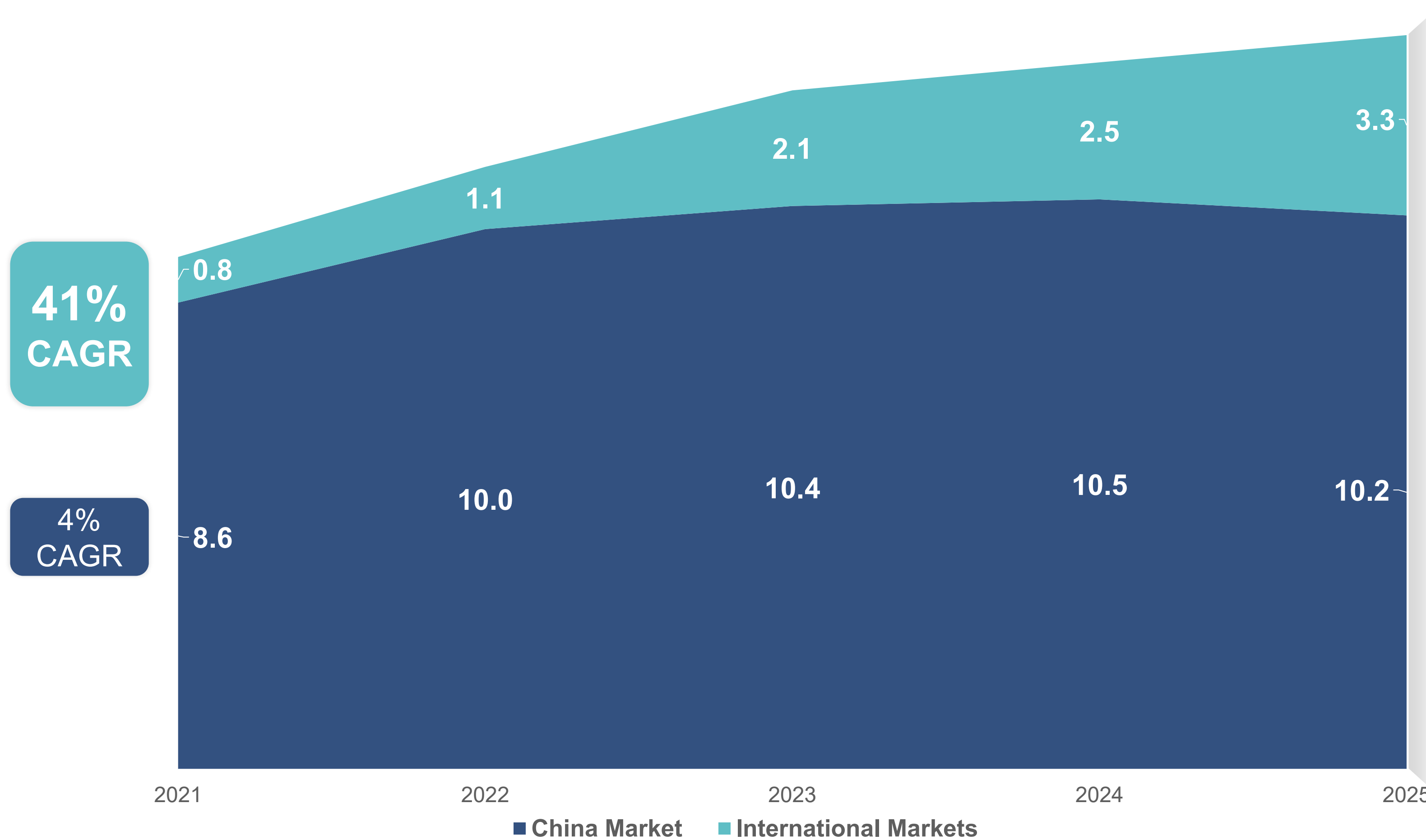
User Base	6.7M New Borrowers	77% YoY
	10.5M Unique Borrowers	51% YoY
Transaction Momentum	RMB 200.3B Transaction Volume	-3% YoY
	RMB 70.9B Loan Balance	-1% YoY
Financial Return	RMB 13.6B Net Revenue	4% YoY
	RMB 2.5B Net Profit	7% YoY

# International Market as source of Growth and Diversification

## Core Growth Driver

## Diversified Exposure

Net Revenue (RMB/billion)

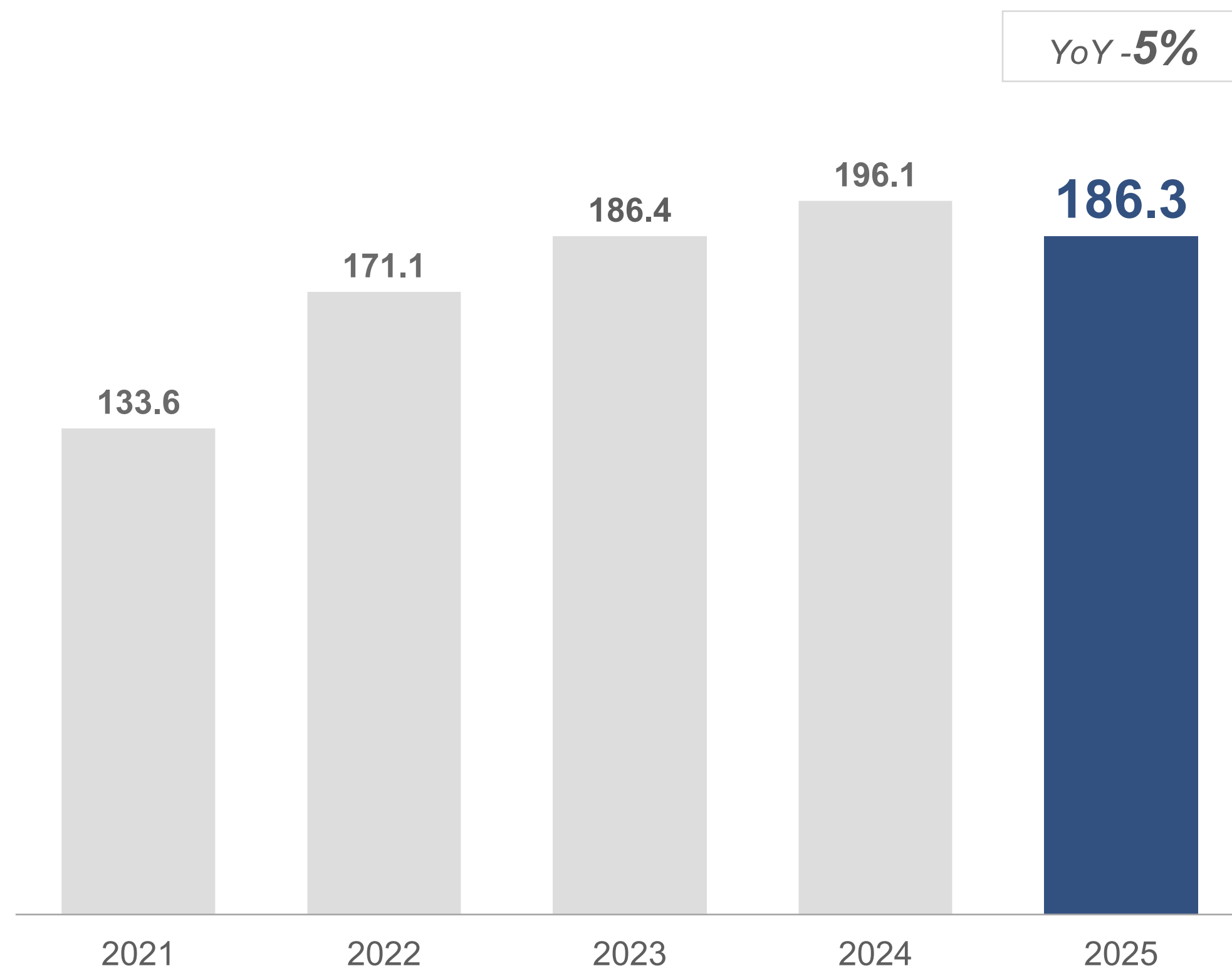


# International Markets Driving Overall Growth

Transaction Volume

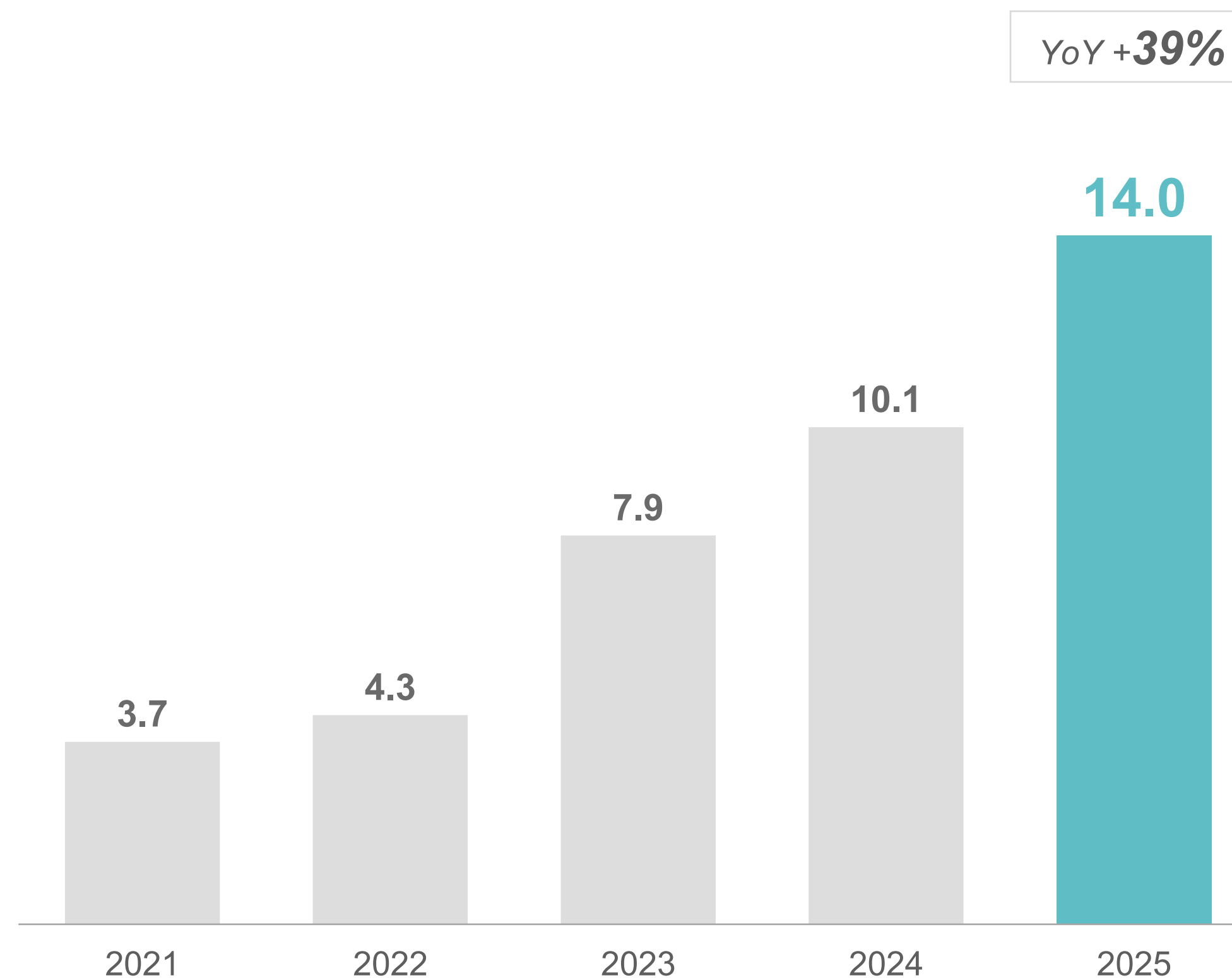
## Transaction Volume in China Market<sup>(1)</sup>

RMB billion



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

RMB billion



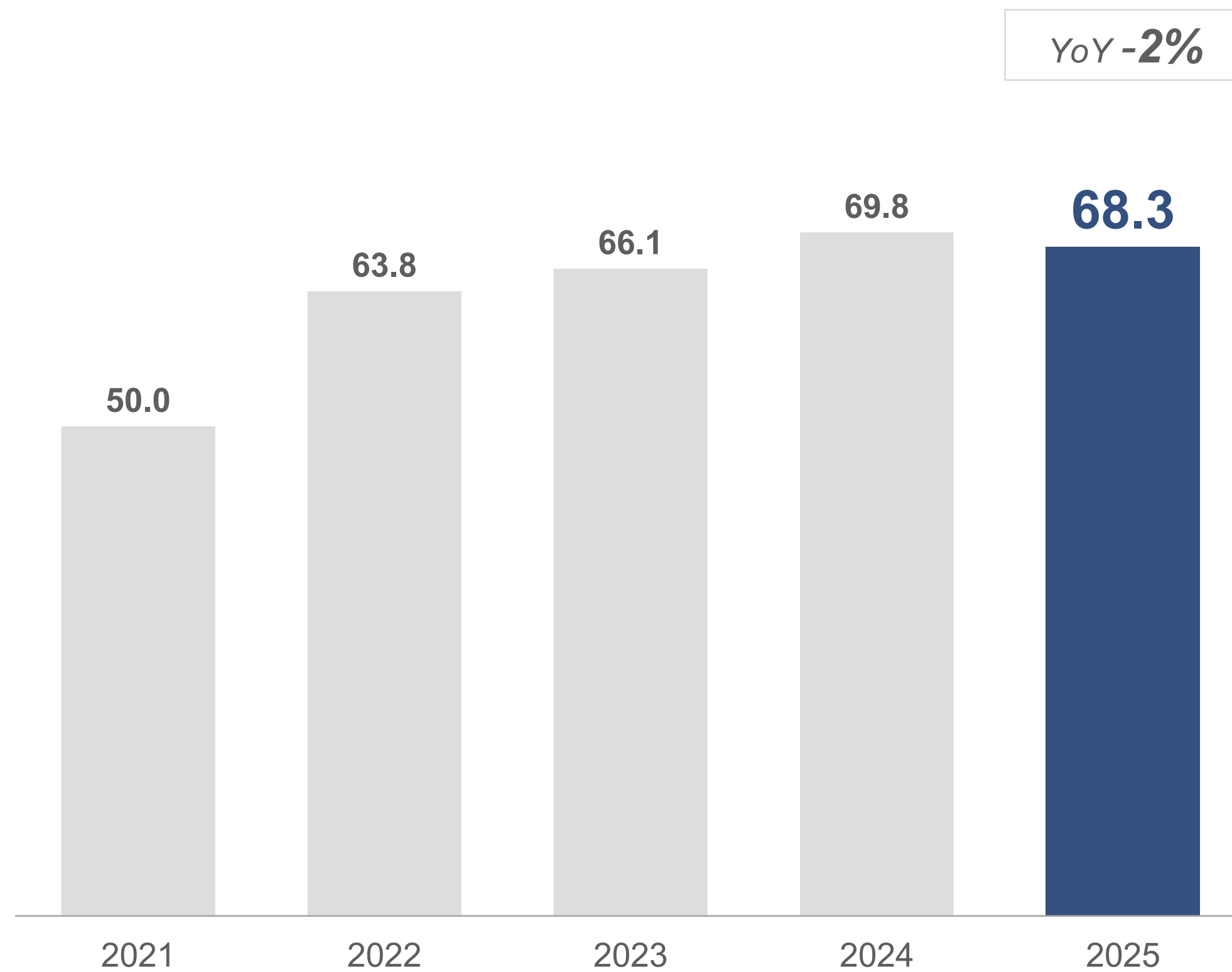
(1) Transaction volume refers to the loan amount facilitated during each period.

# International Markets Driving Overall Growth

Outstanding Loan Balance

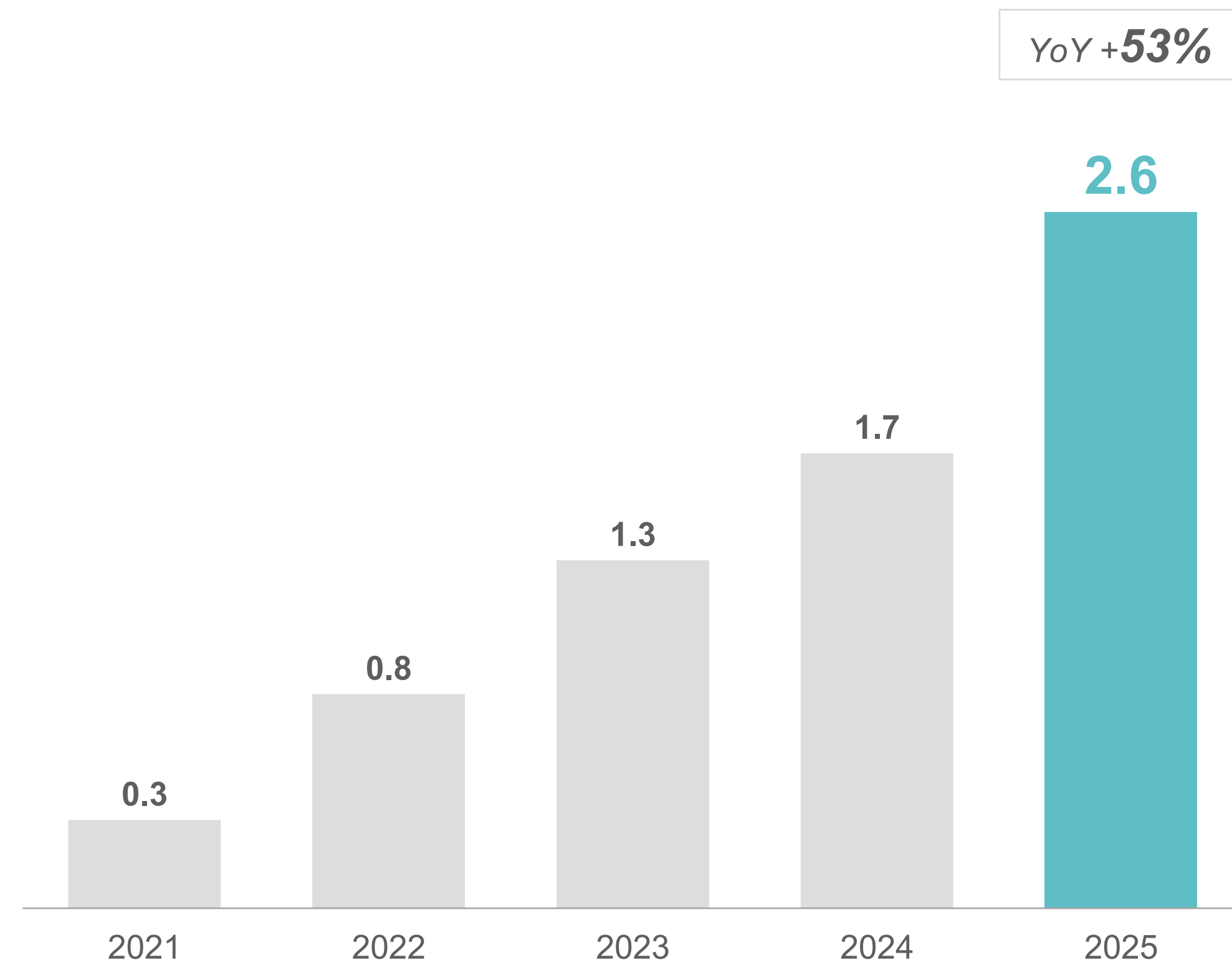
## Outstanding Loan Balance of China Business<sup>(1)</sup>

RMB billion



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

RMB billion

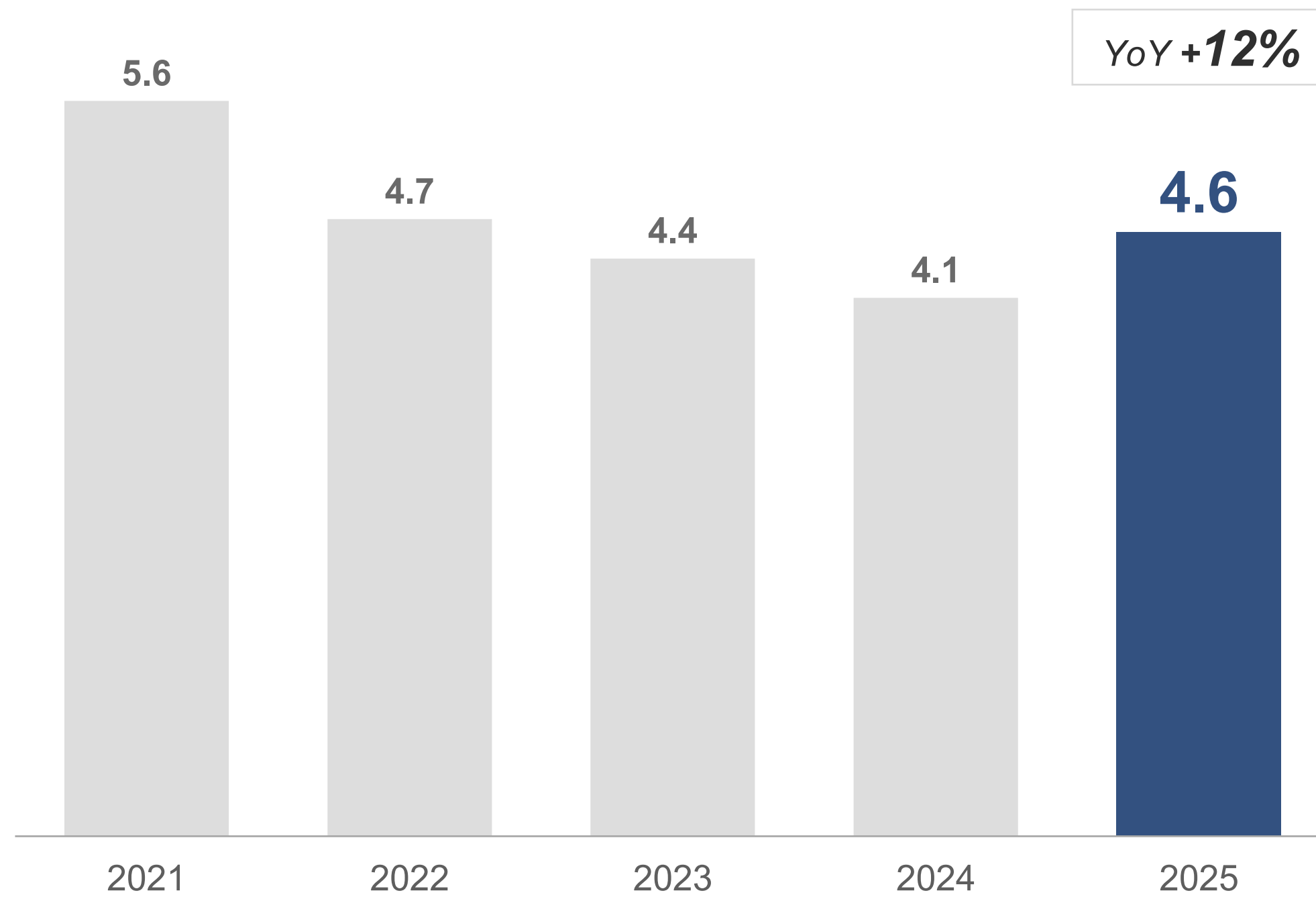


(1) Outstanding loan balance of China business refers to the balance of outstanding loans delinquent within 180 days as of the end of each period in the China market.

(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.

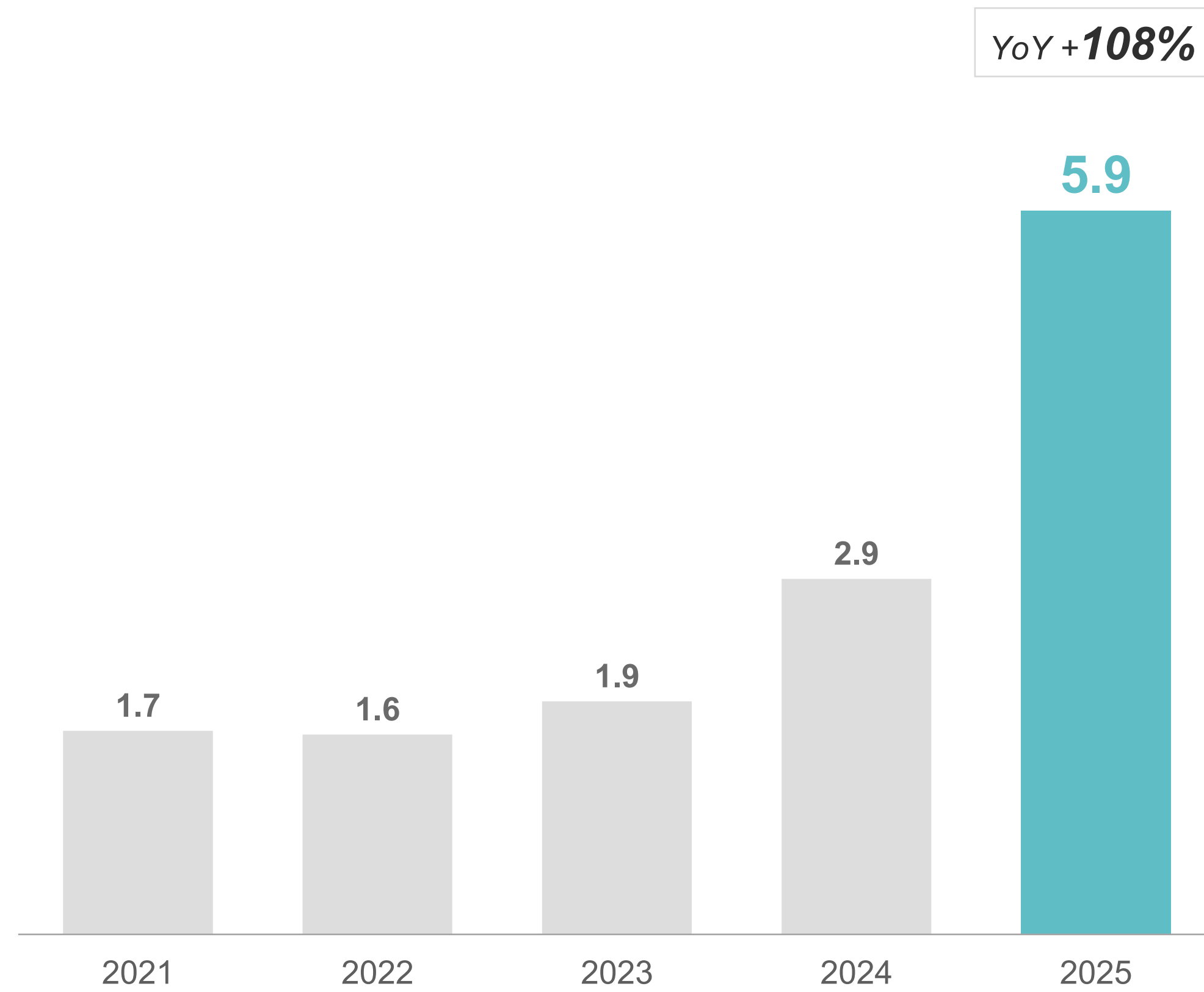
## Onboarding more Borrowers in China

Unique Borrowers<sup>(1)</sup>  
RMB million



## Growth in International Borrower base Accelerated

Unique Borrowers<sup>(1)</sup>  
RMB million

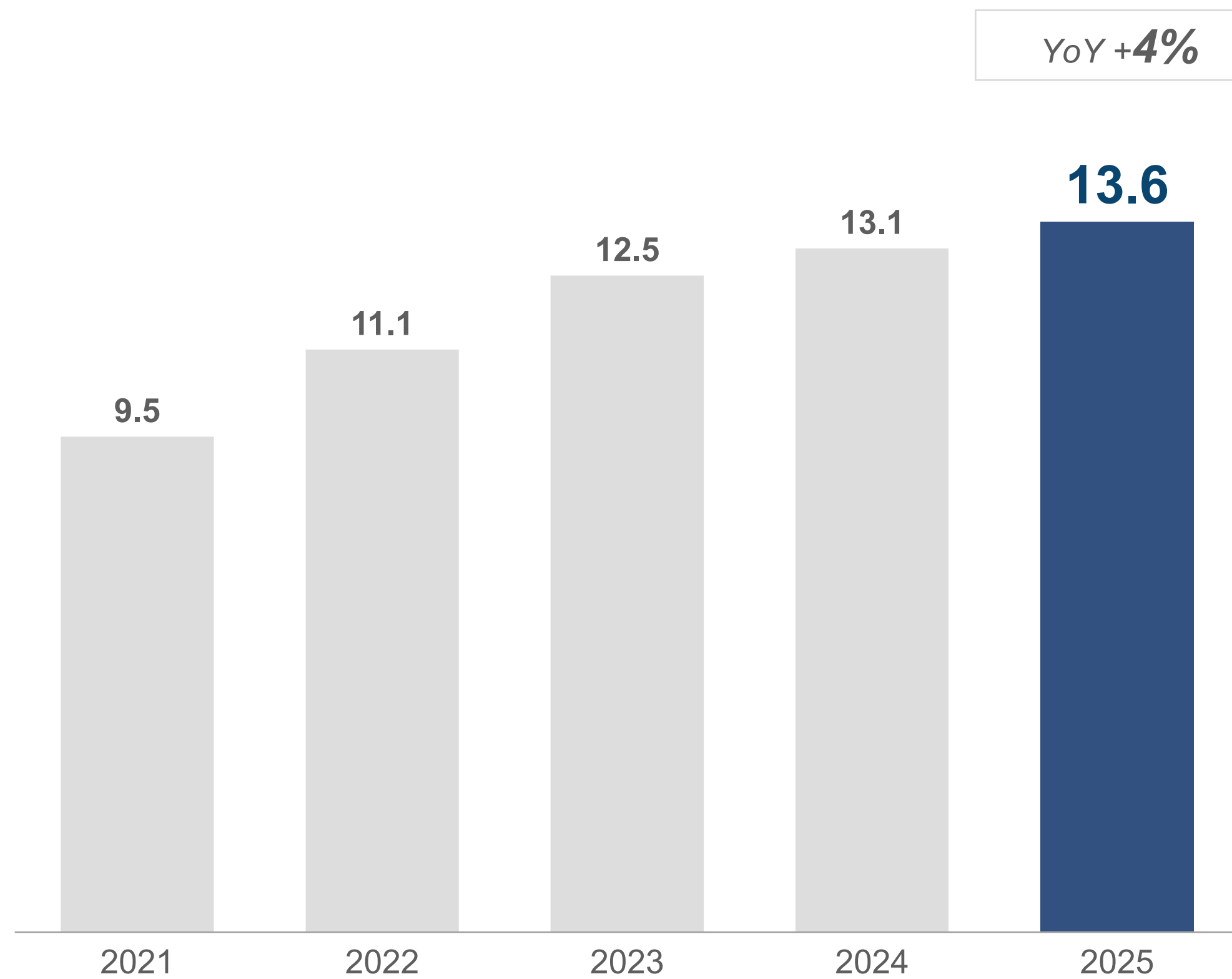


(1) Unique borrowers are those who successfully borrowed on the Company's platforms during the period presented.

# Robust Revenue and Profitability

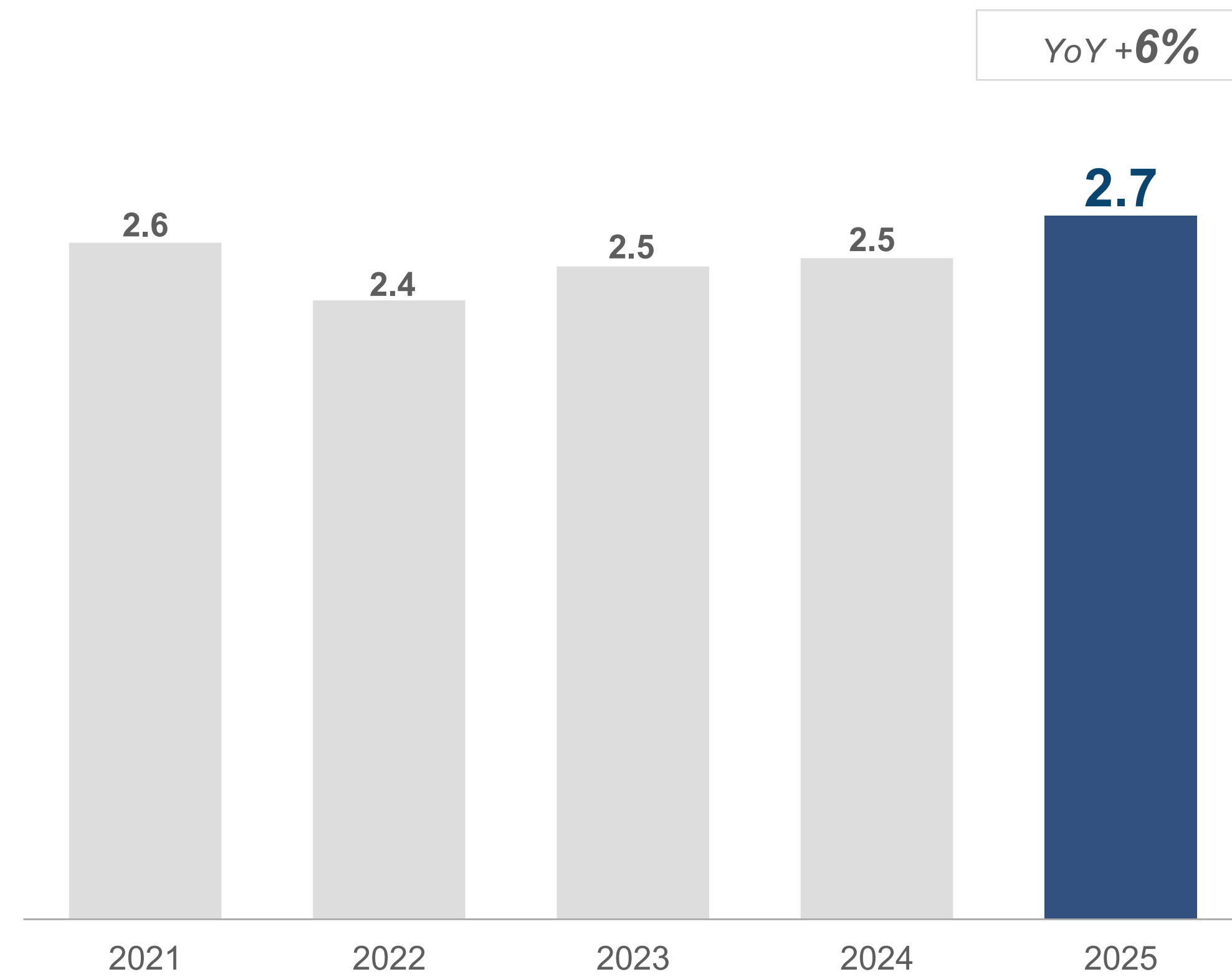
## Net Revenue

RMB billion



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

RMB billion



(1) Non-GAAP net profit is adjusted to exclude share-based compensation expenses, which totaled RMB 95.2 million, RMB 89.0 million, RMB 116.4 million, RMB 144.1 million, and RMB 149.0 million from 2021 to 2025.

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**Thank You**



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