

May 2026

FinVolution Group

Investor Presentation



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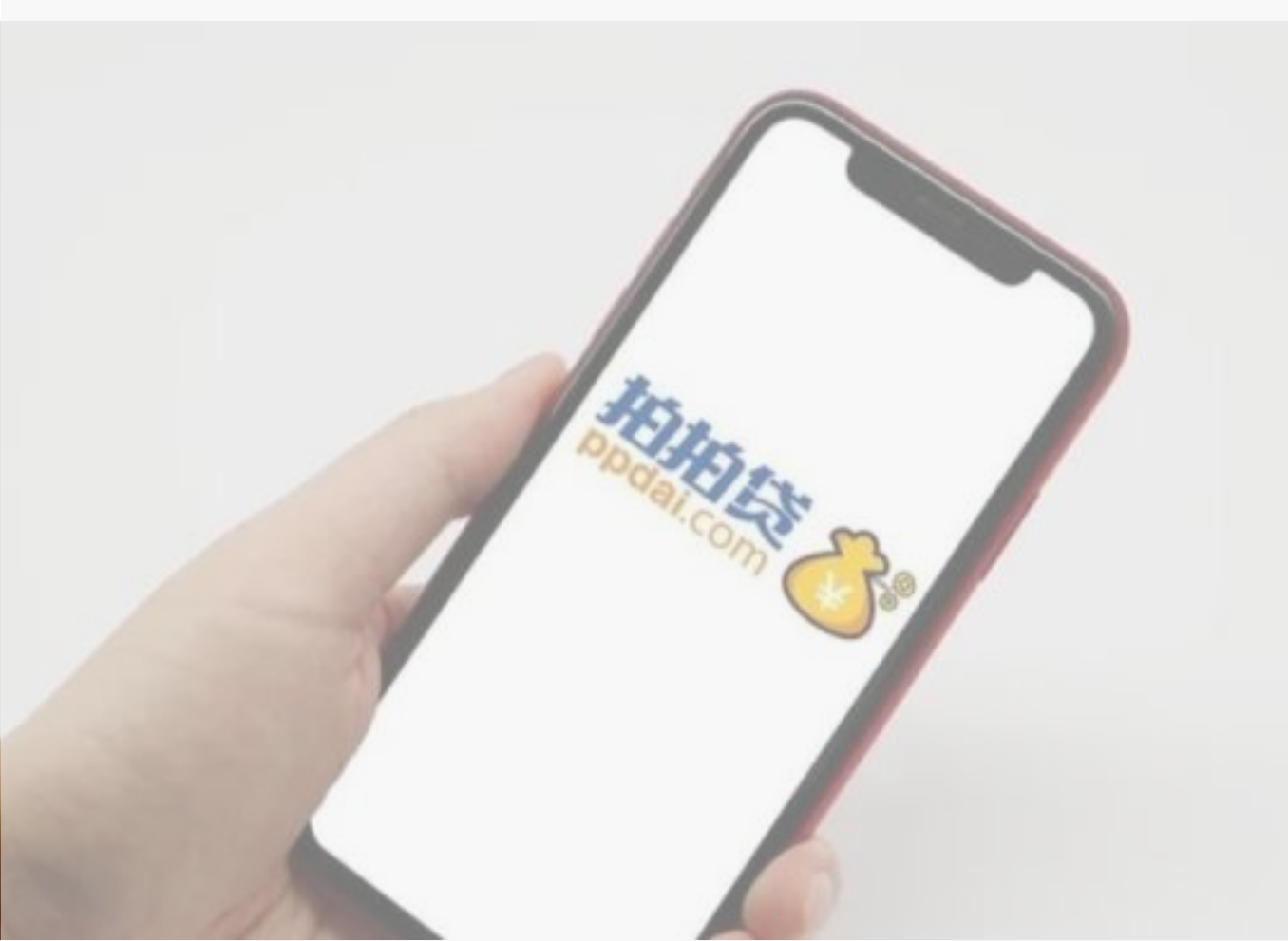
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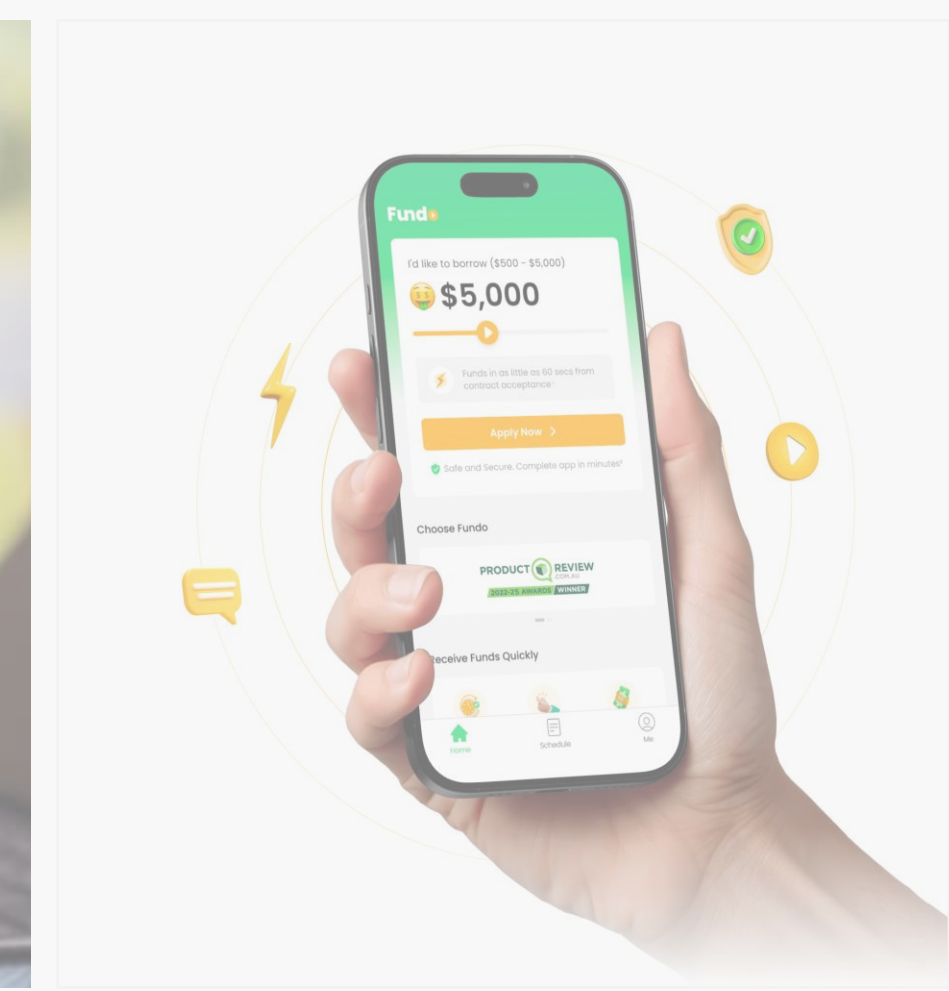
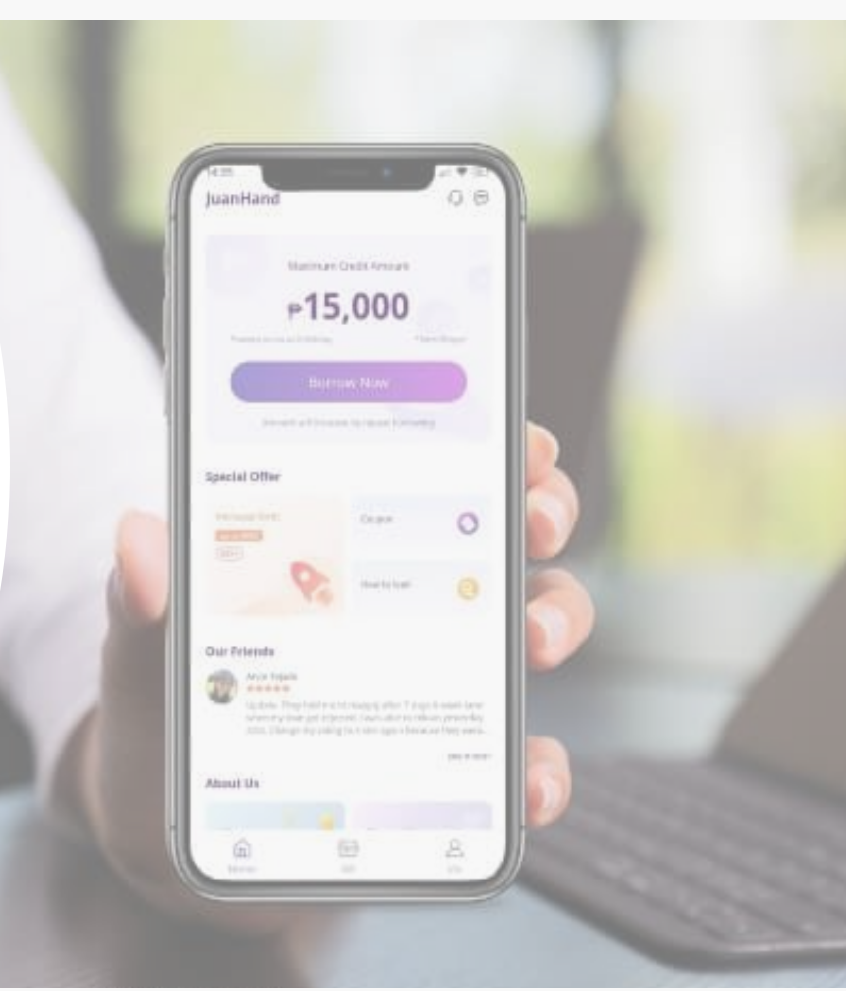
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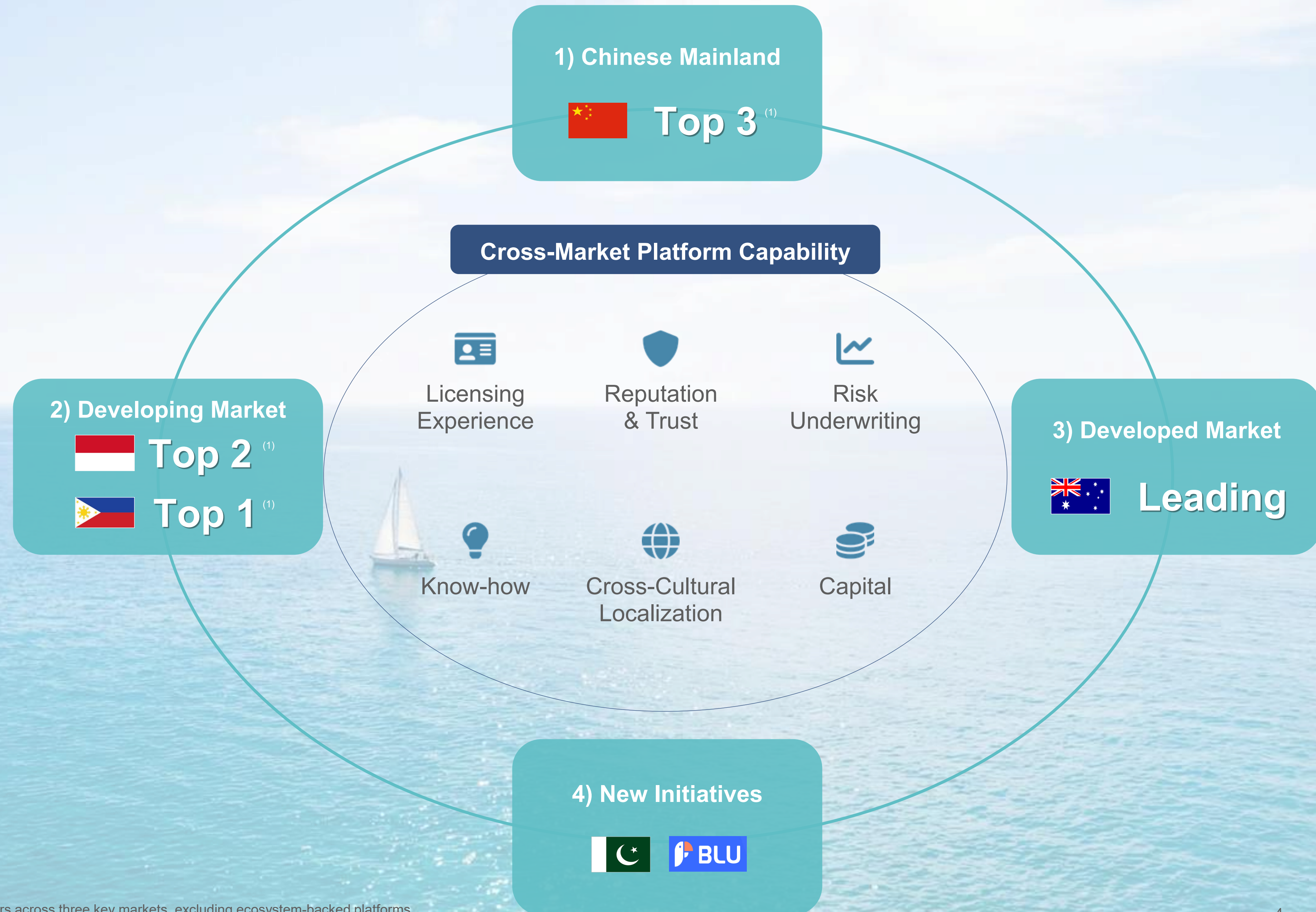


Finvolution

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

Profitable Growth

Consistent Profit Generation

2025

2018

2007

High Potential Optionality

BLU AI Technology

New Country Incubation

Pipelines for Next Batch of Growth

Growth Markets

Expanding Unique Users **38%** CAGR₂₀₂₁₋₂₀₂₅

Superior Volume Growth **39%** CAGR₂₀₂₁₋₂₀₂₅

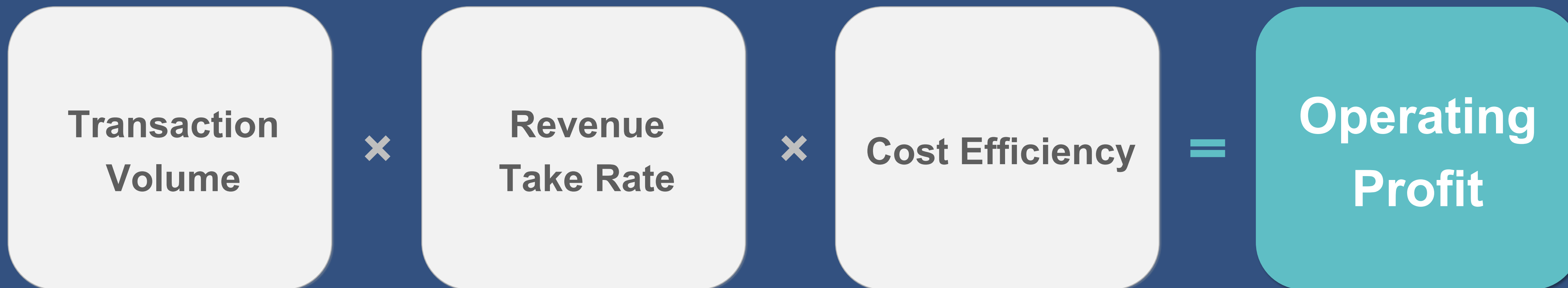
Mature Market

Scale **RMB 10.0 bn** Avg. Revenue₂₀₂₁₋₂₀₂₅

Stable Profit¹ **≥ RMB 2.4 bn** 2021-2025

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

Strong Execution in Q1 2026: Operating Profit +13% QoQ



Drivers

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

+13%
QoQ

Overseas Markets	Chinese Mainland
+88% YoY	-34% YoY

(1) All figures are as of March 31, 2026, unless otherwise noted.

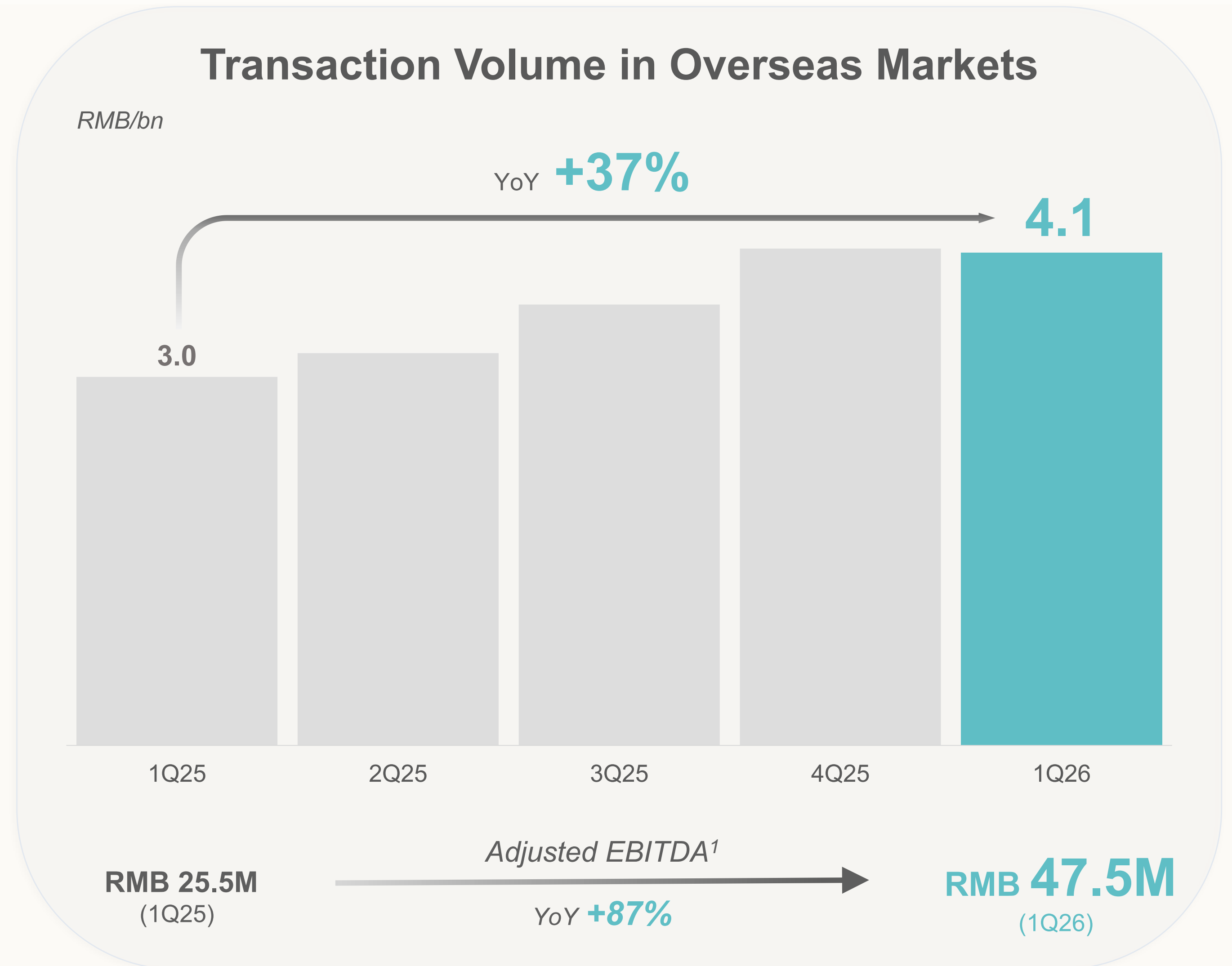


~30%

of group revenue from overseas segment in 1Q26

Expanding user base drives organic growth, lowers user acquisition cost and compounds LTV

Result: **Growth at Expanding Margin**



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

-1%

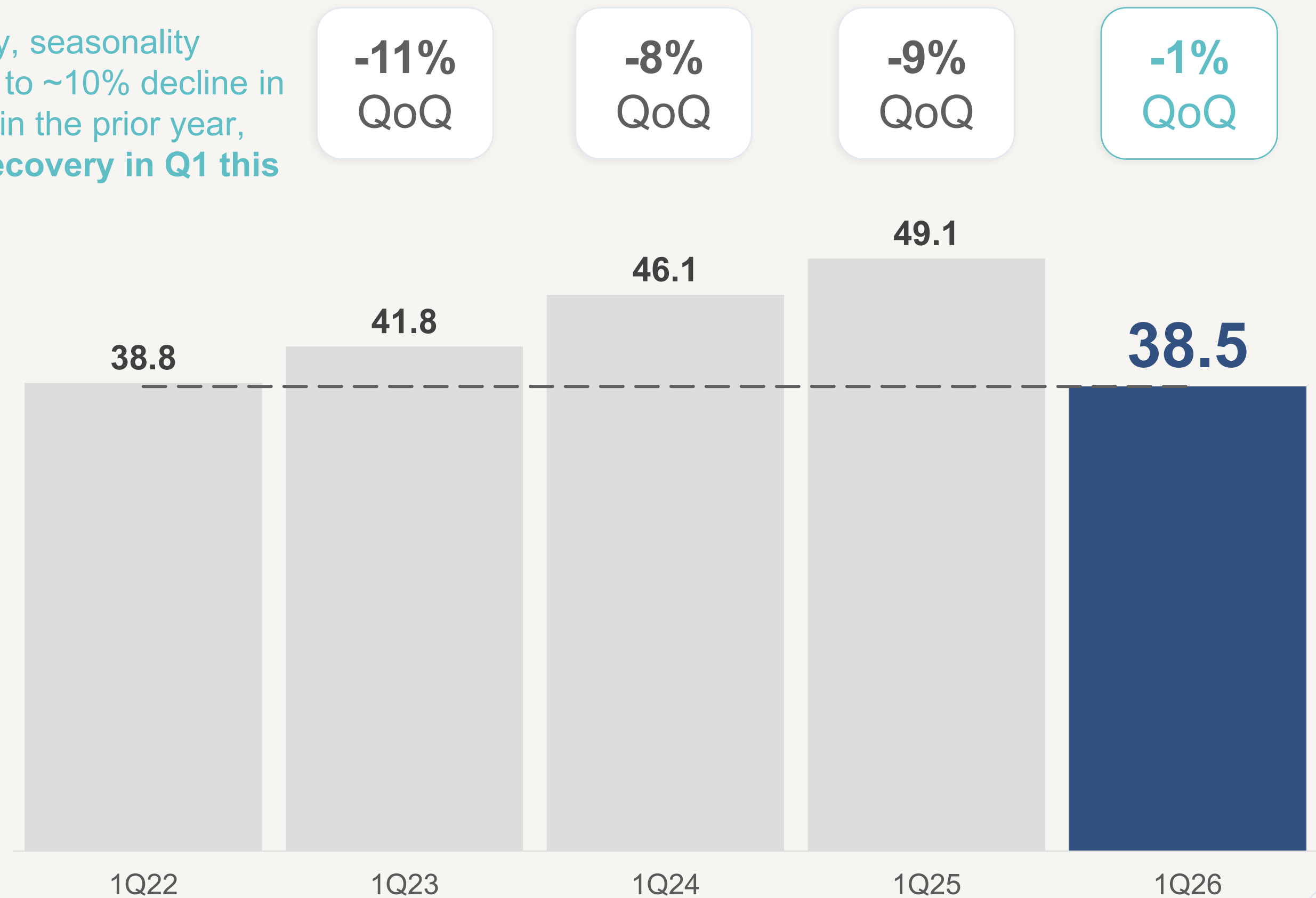
QoQ growth in Transaction Volume in 1Q26

Regulatory impact has reset our China business to 2022 levels, But 1Q26 has showed Sequential Recovery.

Transaction Volume in Chinese Mainland

RMB/bn

Historically, seasonality translated to ~10% decline in Q1 vs Q4 in the prior year, We see recovery in Q1 this year





(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.

(2) Represents the total amount of shares repurchased during Q4 2025 and Q1 2026.

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



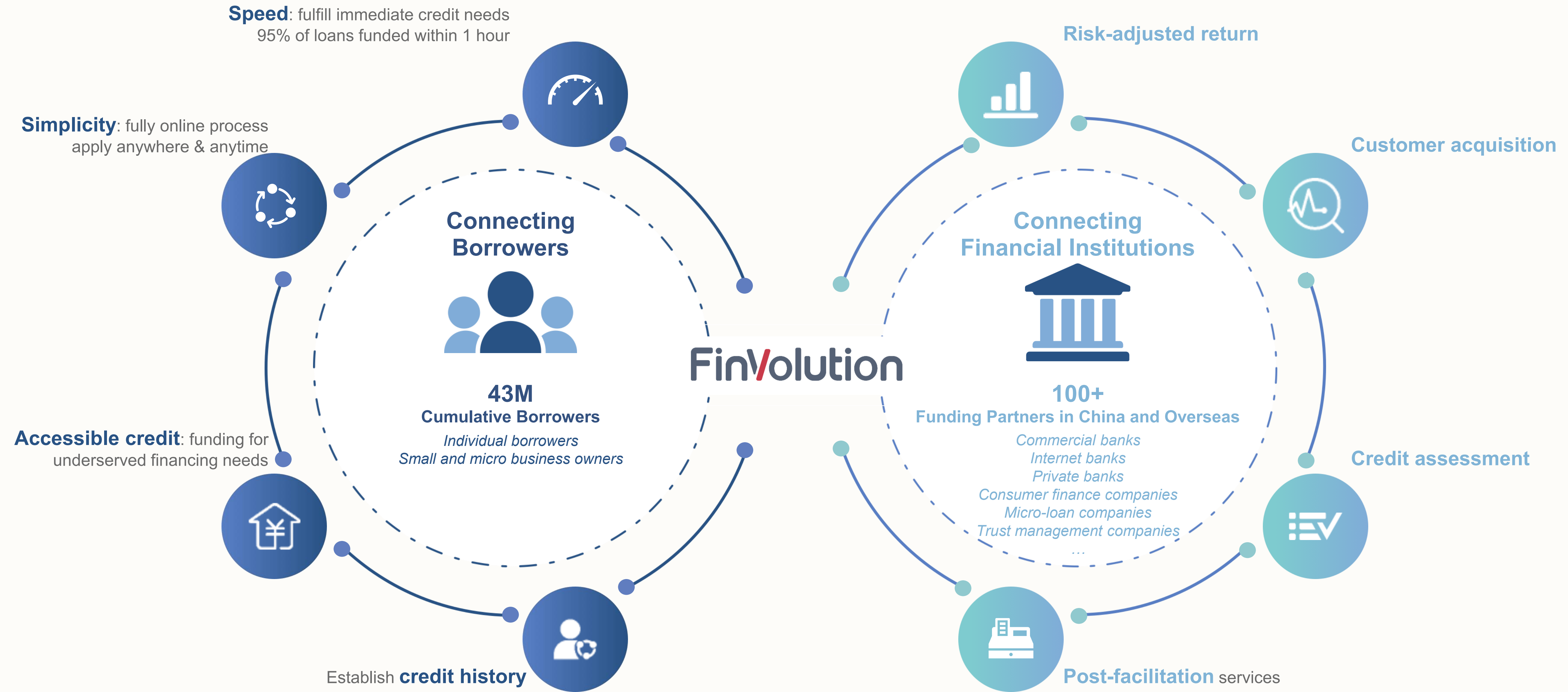
Indonesia



Philippines

Fundo

Australia



(1) All figures are as of March 31, 2026, unless otherwise noted.

2x

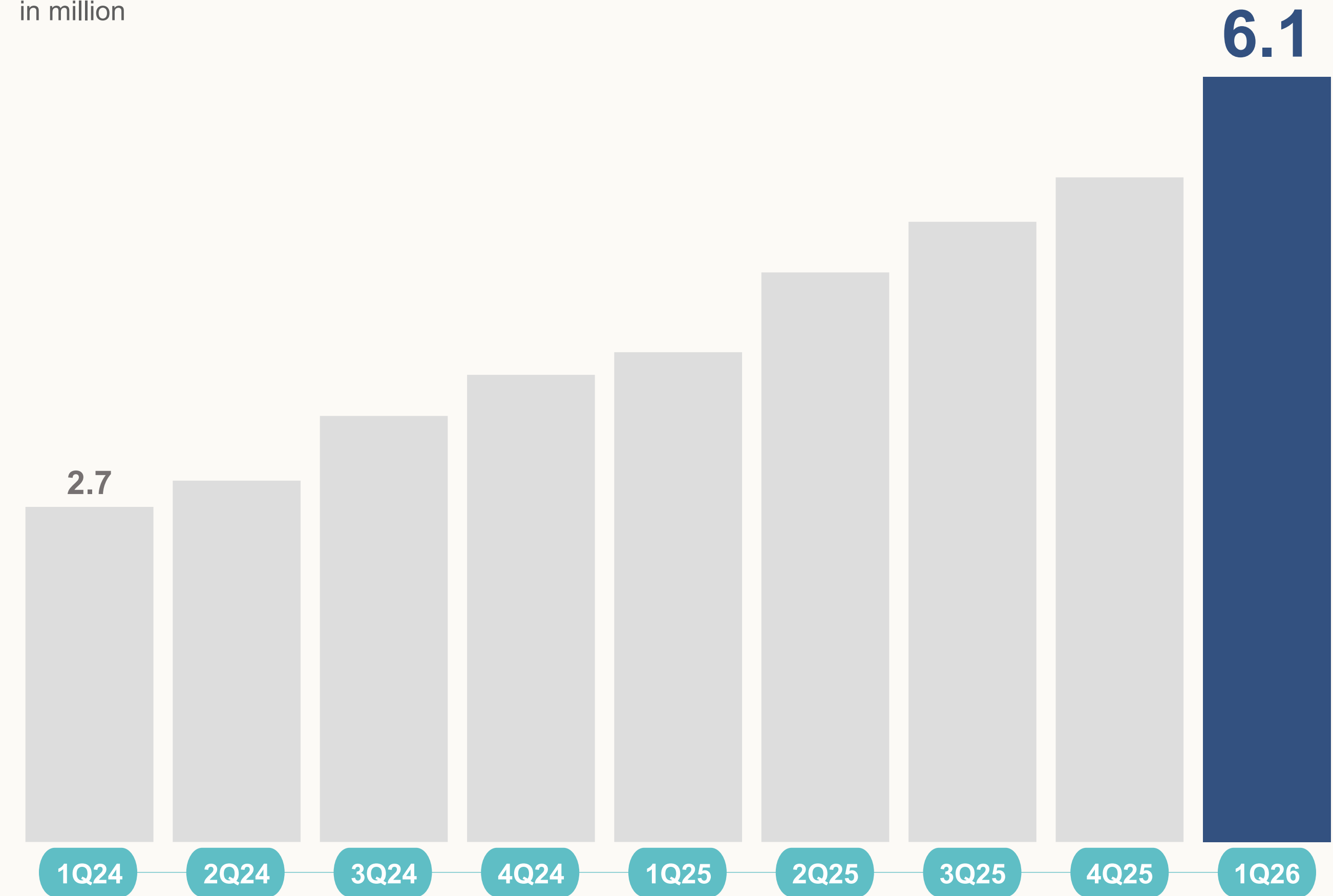
User Base Growth in 24 months

Access.

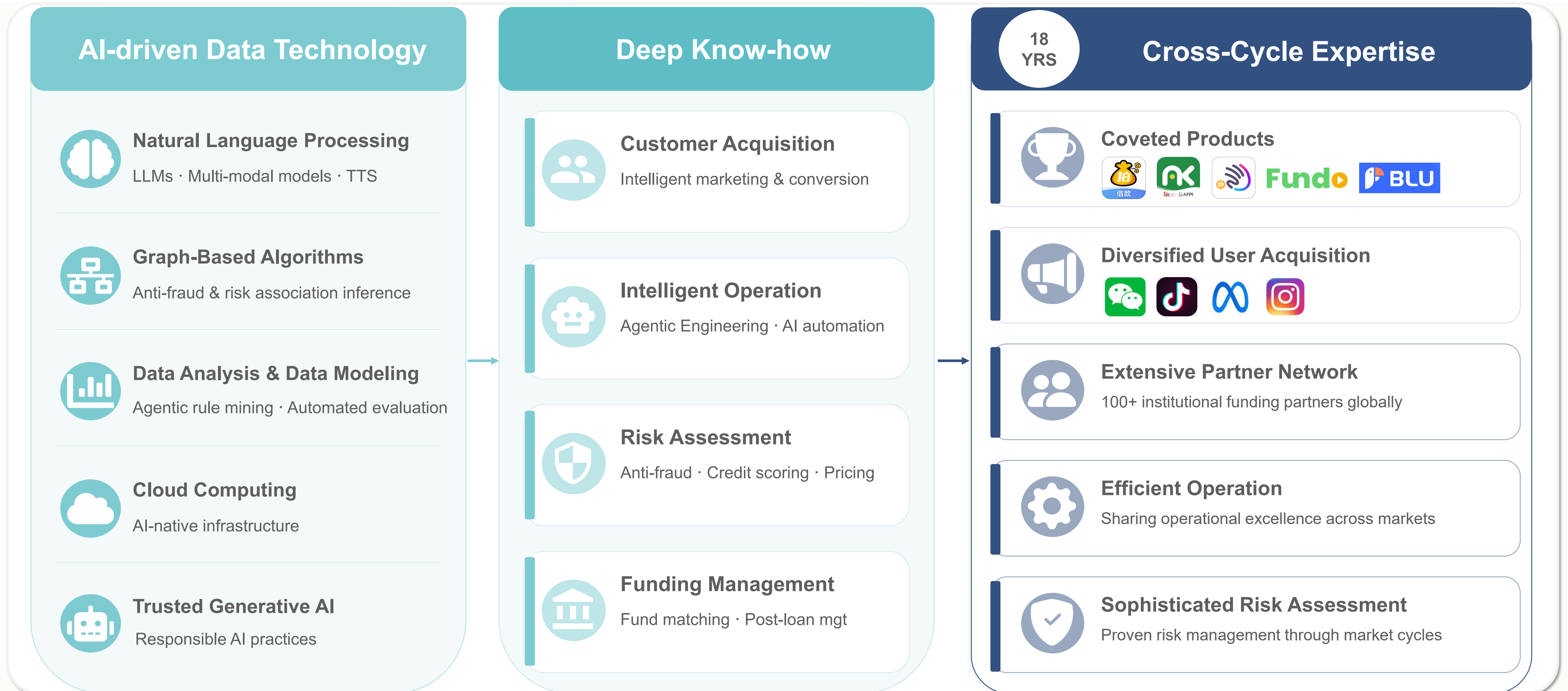
Bridging the credit gap across
developing and developed markets

Unique Borrowers¹

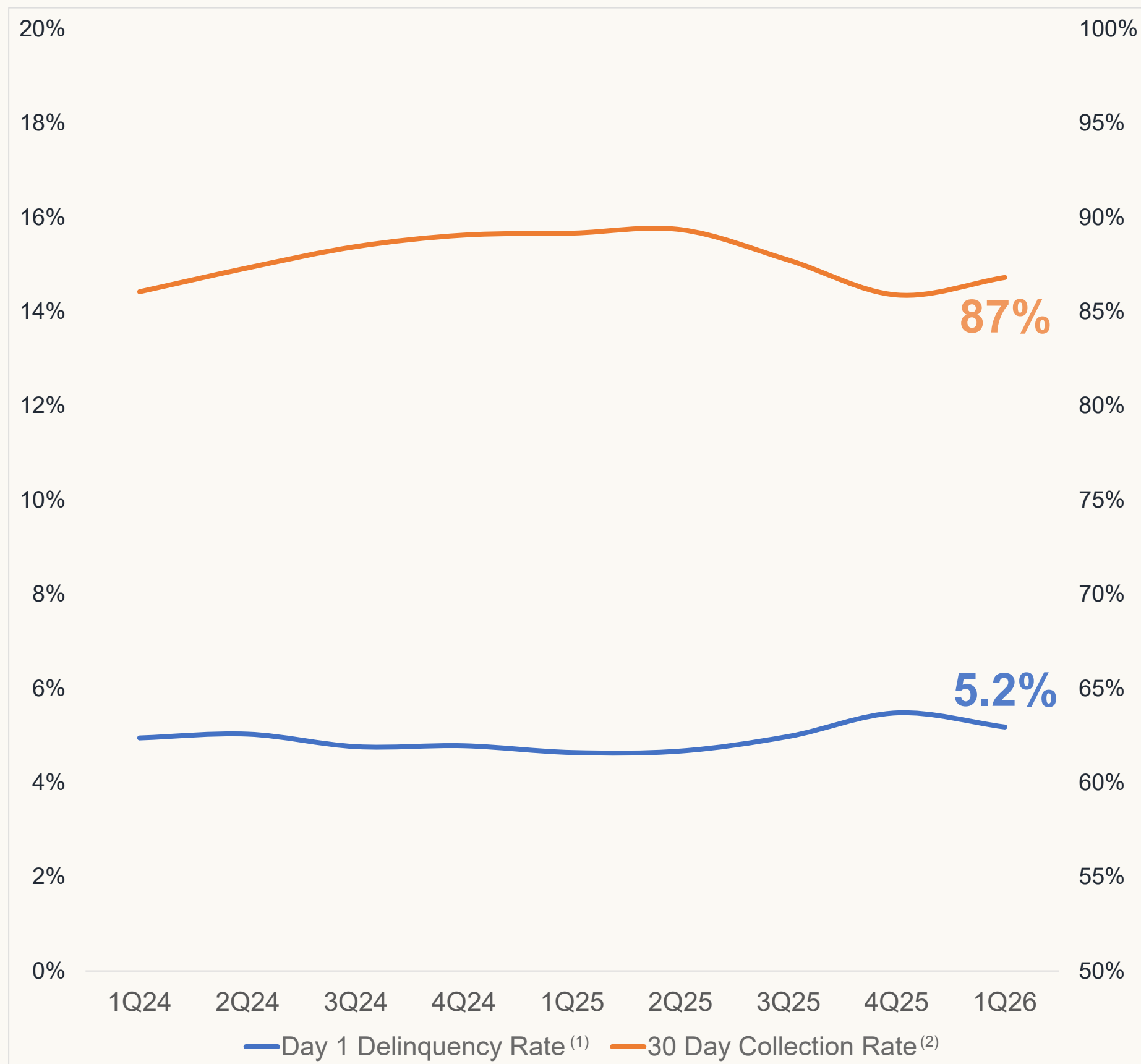
in million



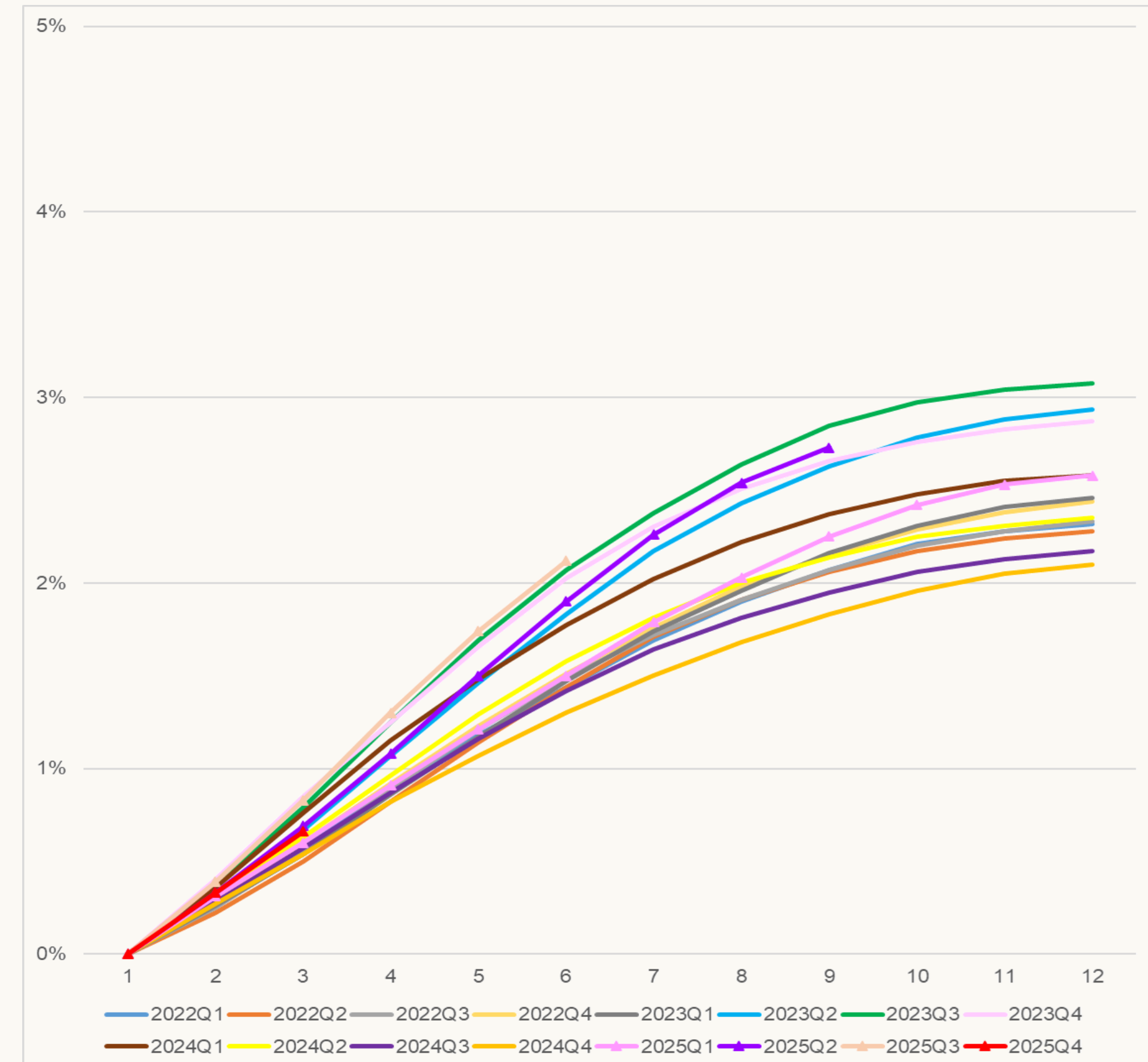
(1) Unique borrowers are those who successfully borrowed on the Company's platforms during the period presented.



Resilient Risk Performance across Multiple Cycles



M1+ Delinquency Rates by Vintage⁽³⁾

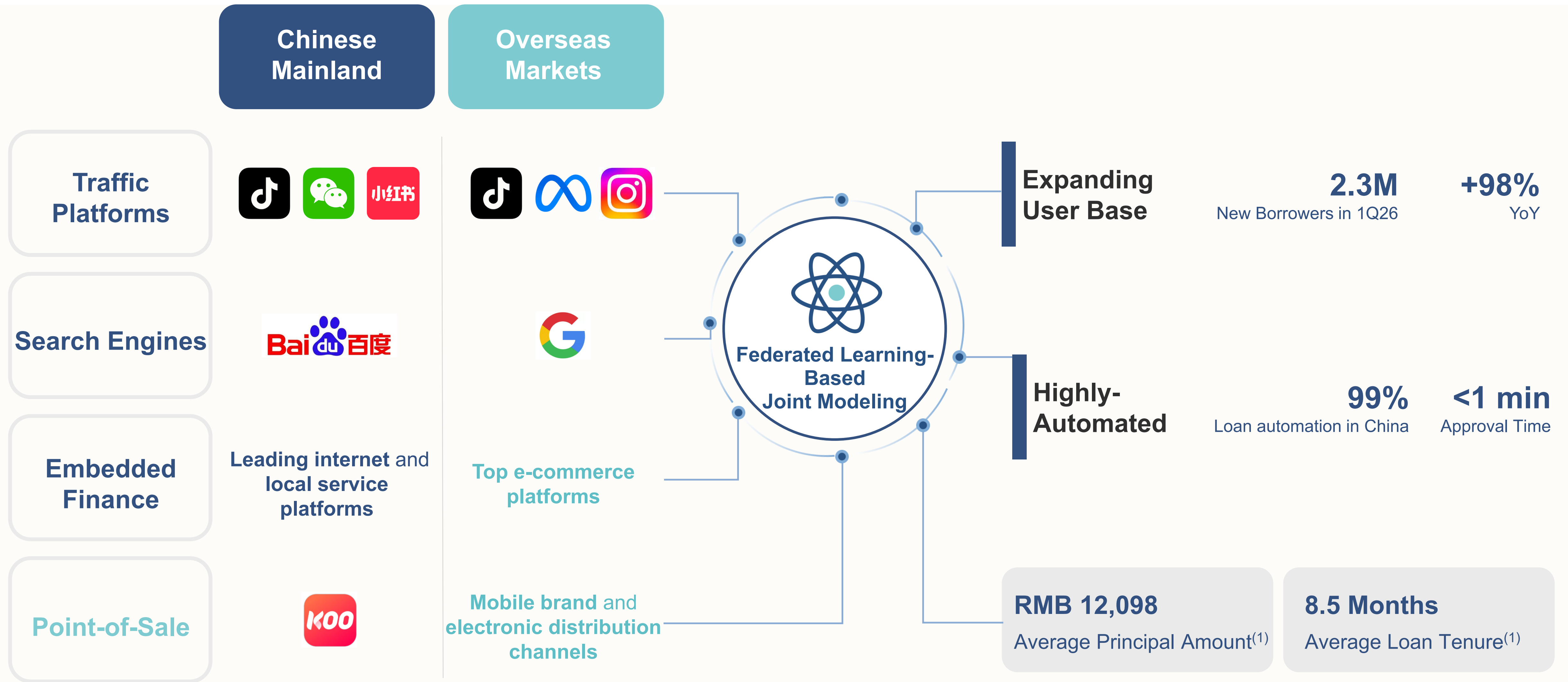


Note:

(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 March 31, 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 Q1 2026.

Tiezheng LI

Chief Executive Officer
Co-founder
Vice Chairman

中国民生银行
CHINA MINSHENG BANKING CORP., LTD.

■ Education:

Shaofeng GU

Chief Innovation Officer
Co-founder
Chairman

■ Education:



Awards Recognition

2026 Asia Executive Team



- 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

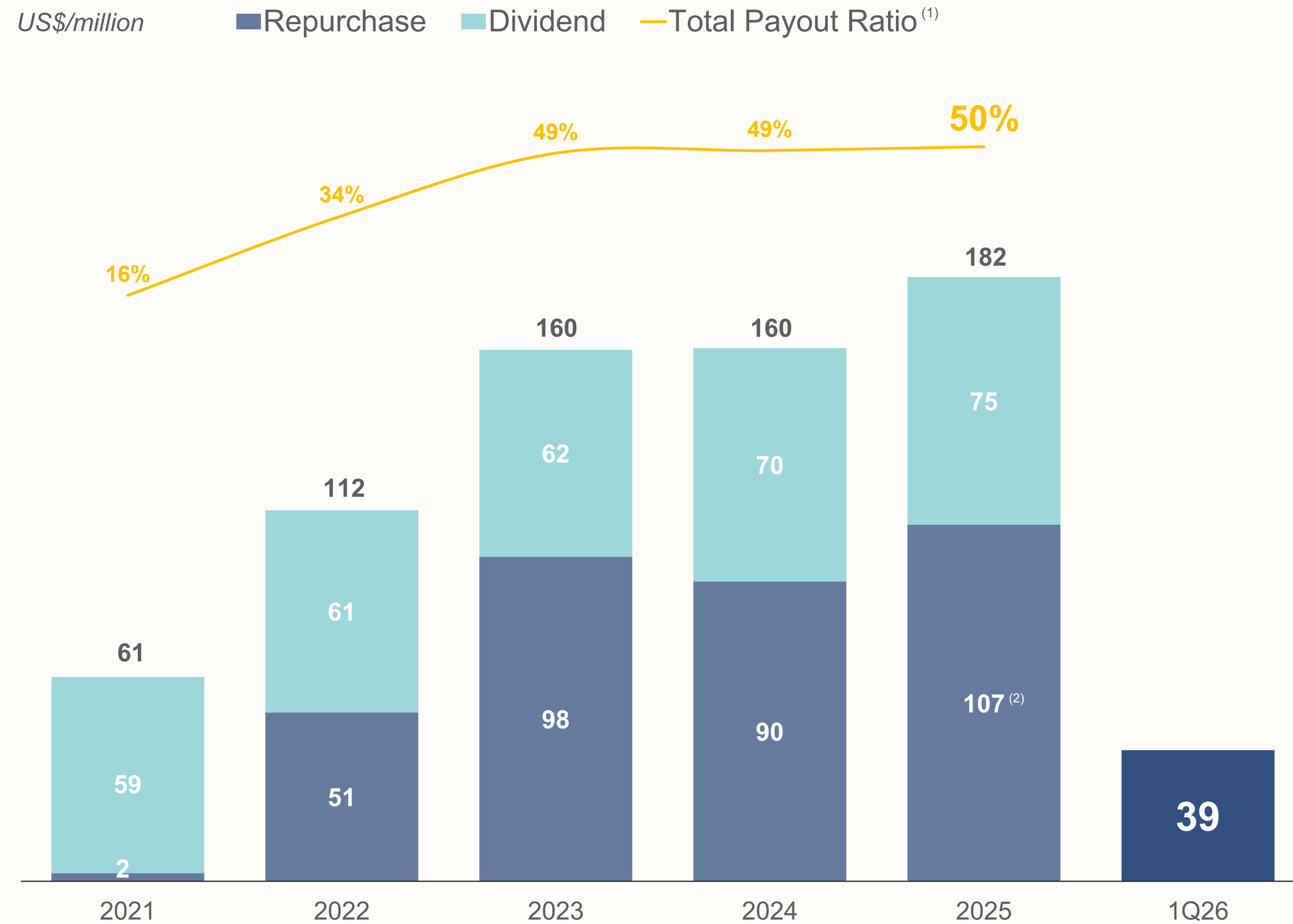
■ Education:

Dr. Xiaodong SUN

Head of International
Markets (excl. Indonesia)

■ Education:

Total Value Returned to Shareholders (Approx.)



8th Year
Consecutive Dividend

10.5%
DPS YoY Growth

We see value in our share

US\$39.4mn
1Q26 Buyback \$

US\$150mn
New Buyback Program

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

Operational & Financial Metrics

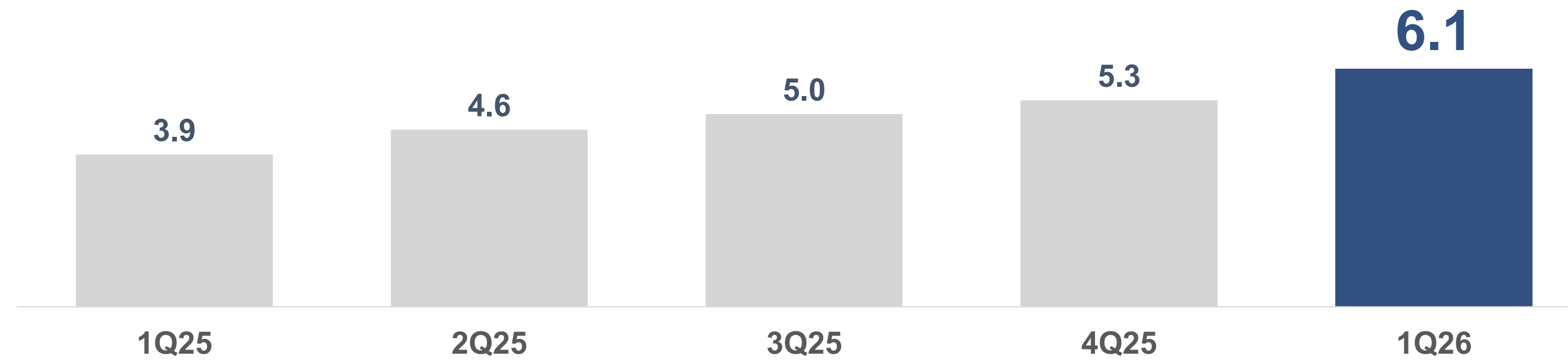


1Q26: Sequential Recovery Locked In

Robust Overseas demand & Recovering Domestic Market

Unique Borrowers

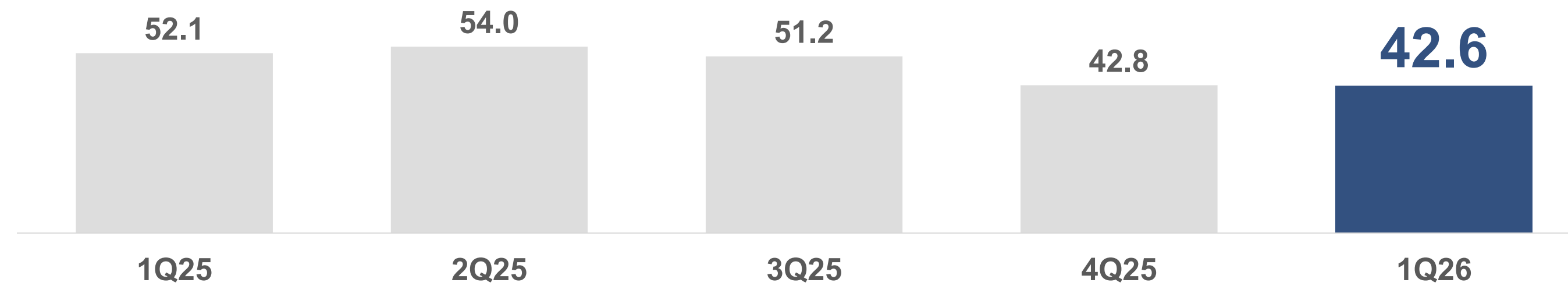
in mn



+15%
QoQ

Transaction Volume

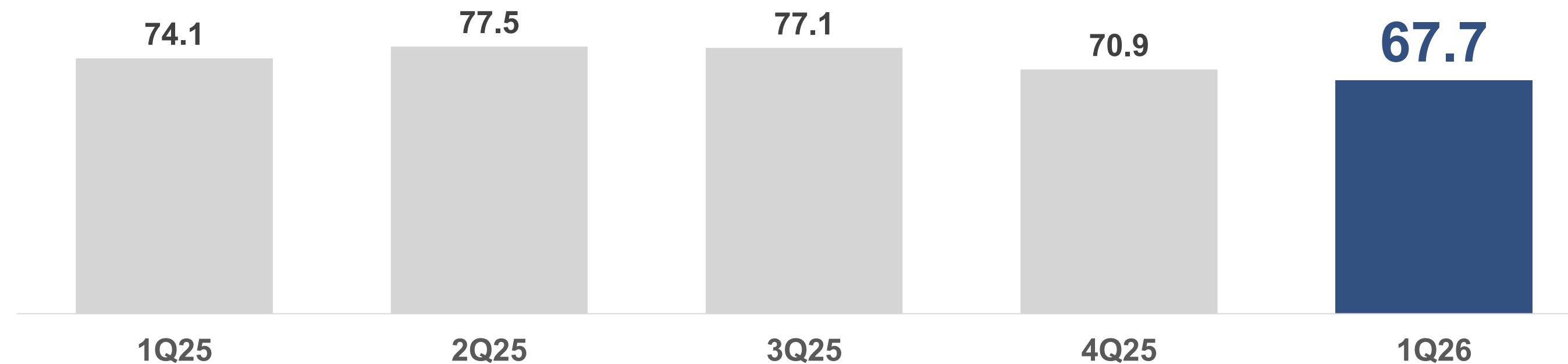
in RMB/bn



-1%
QoQ

Loan Balance

in RMB/bn



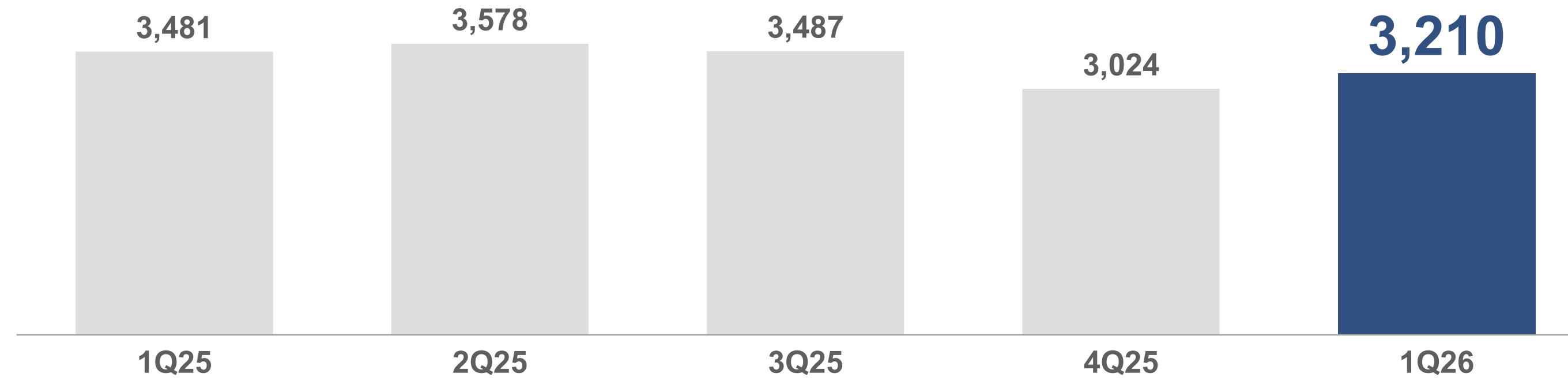
-4%
QoQ

1Q26: Sequential Recovery Locked In

Delivering Revenue Growth and Profitability

Net Revenue

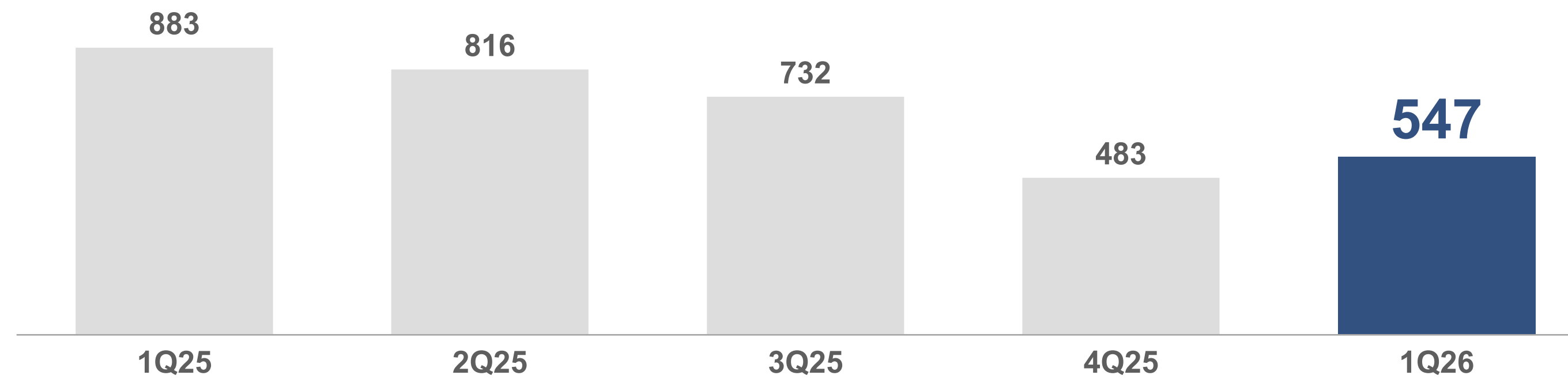
in RMB/mn



+6%
QoQ

Operating Profit

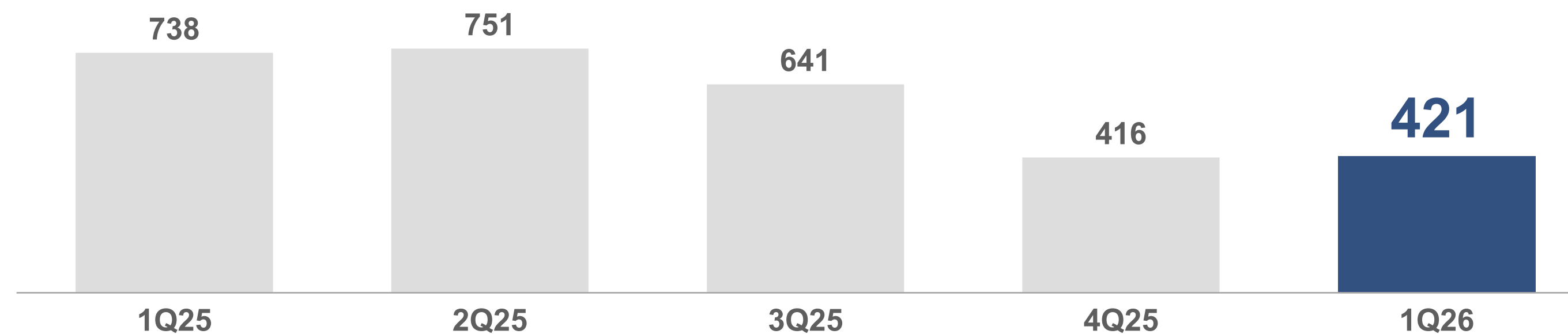
in RMB/mn



+13%
QoQ

Net Profit

in RMB/mn

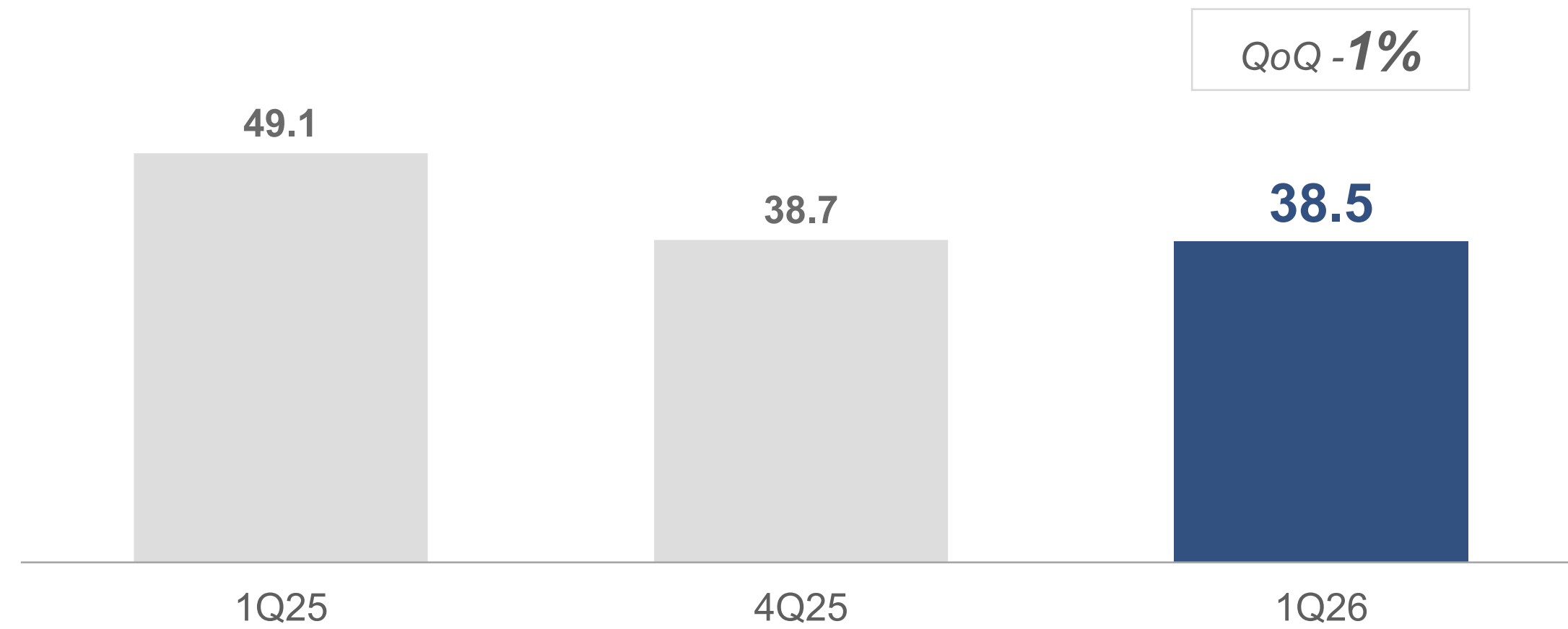


+1%
QoQ



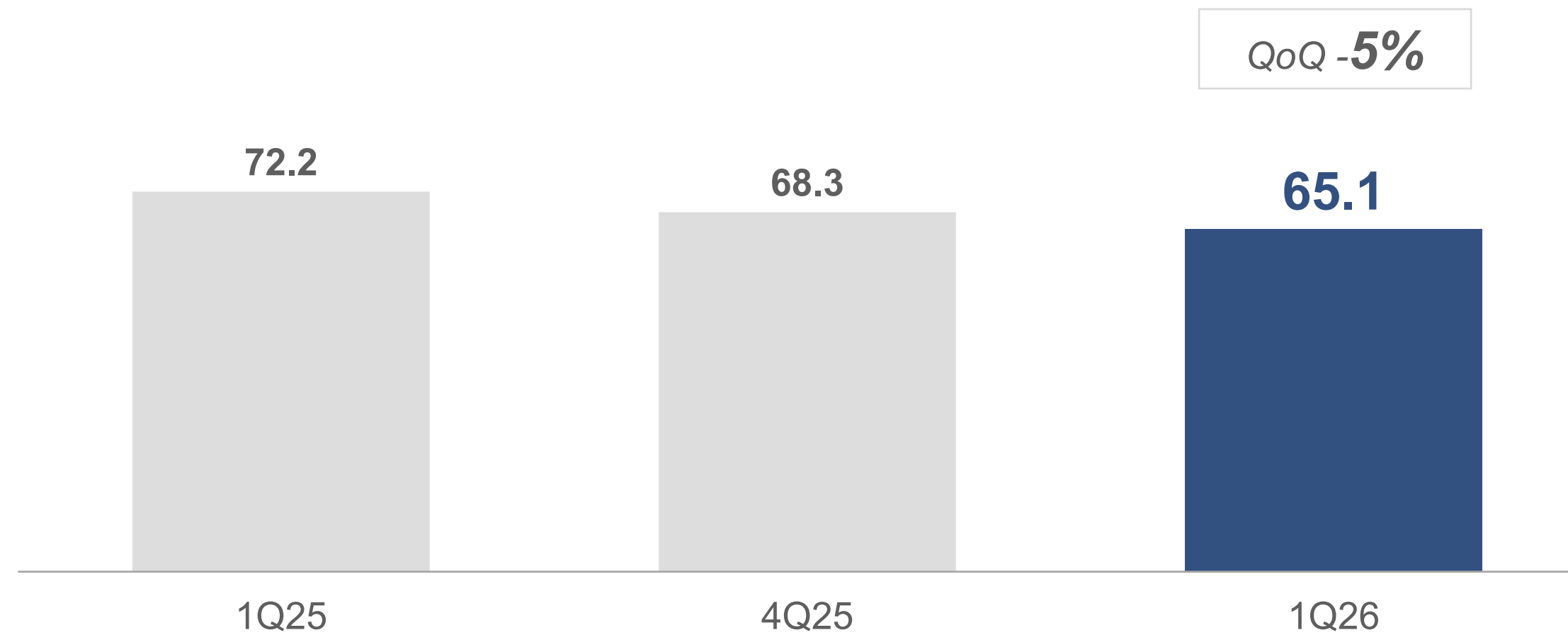
Transaction Volume ⁽¹⁾

RMB billion



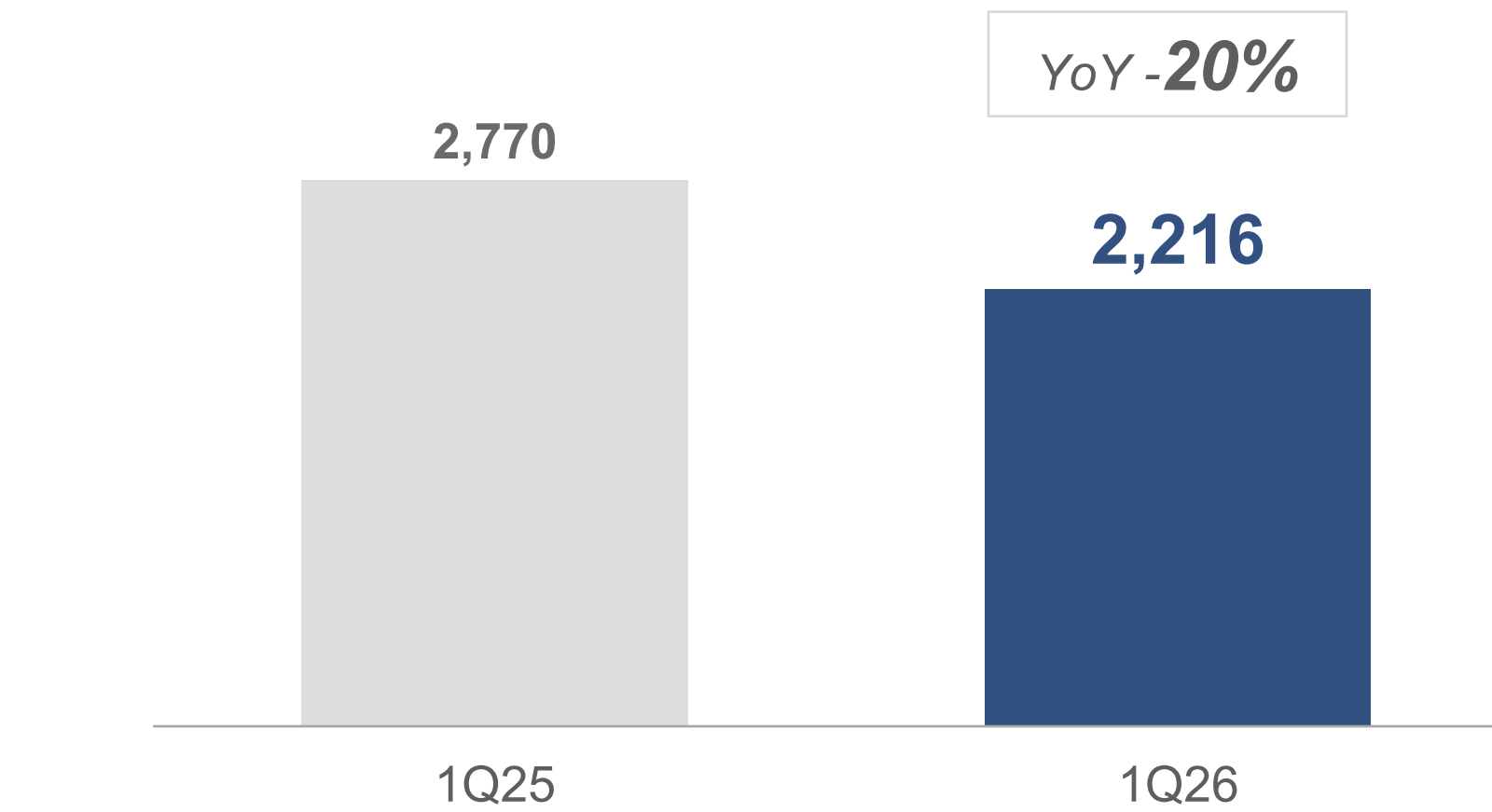
Outstanding Loan Balance ⁽²⁾

RMB billion



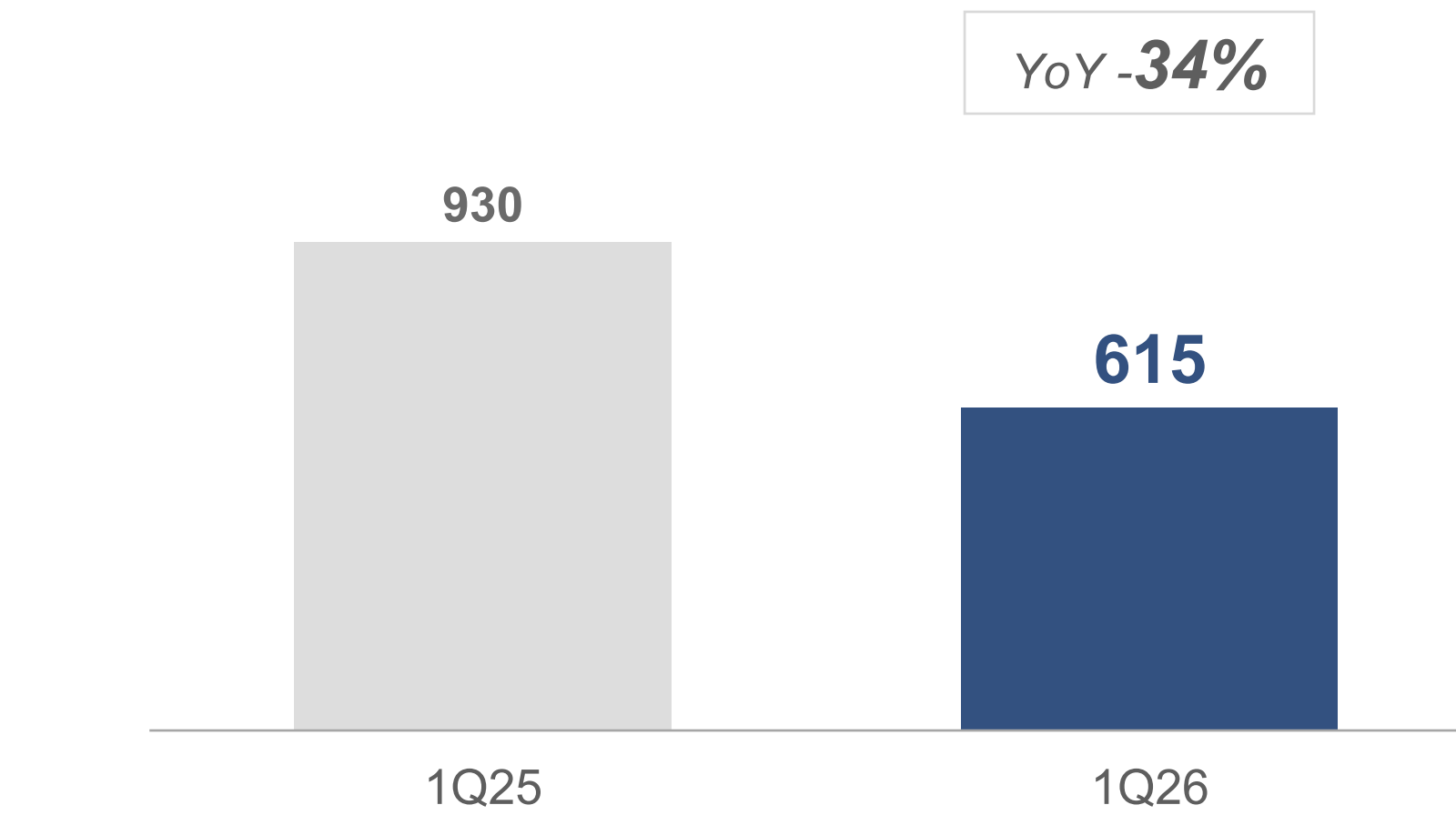
Net Revenue

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.

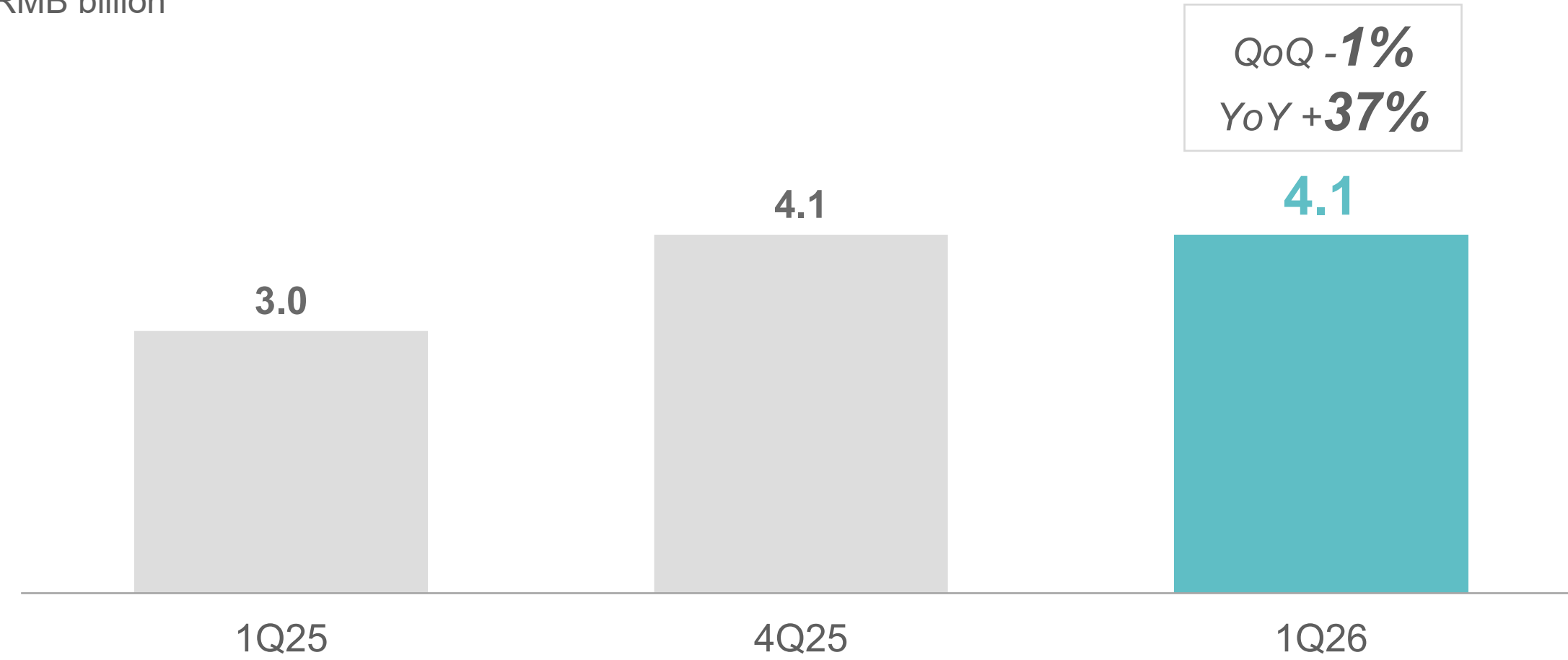
(3) Non-GAAP Adjusted EBITDA represents operating profit (loss) plus (a) depreciation and amortization expenses and (b) share-based compensation expenses.



Overseas Markets: From Nascent to Profitable

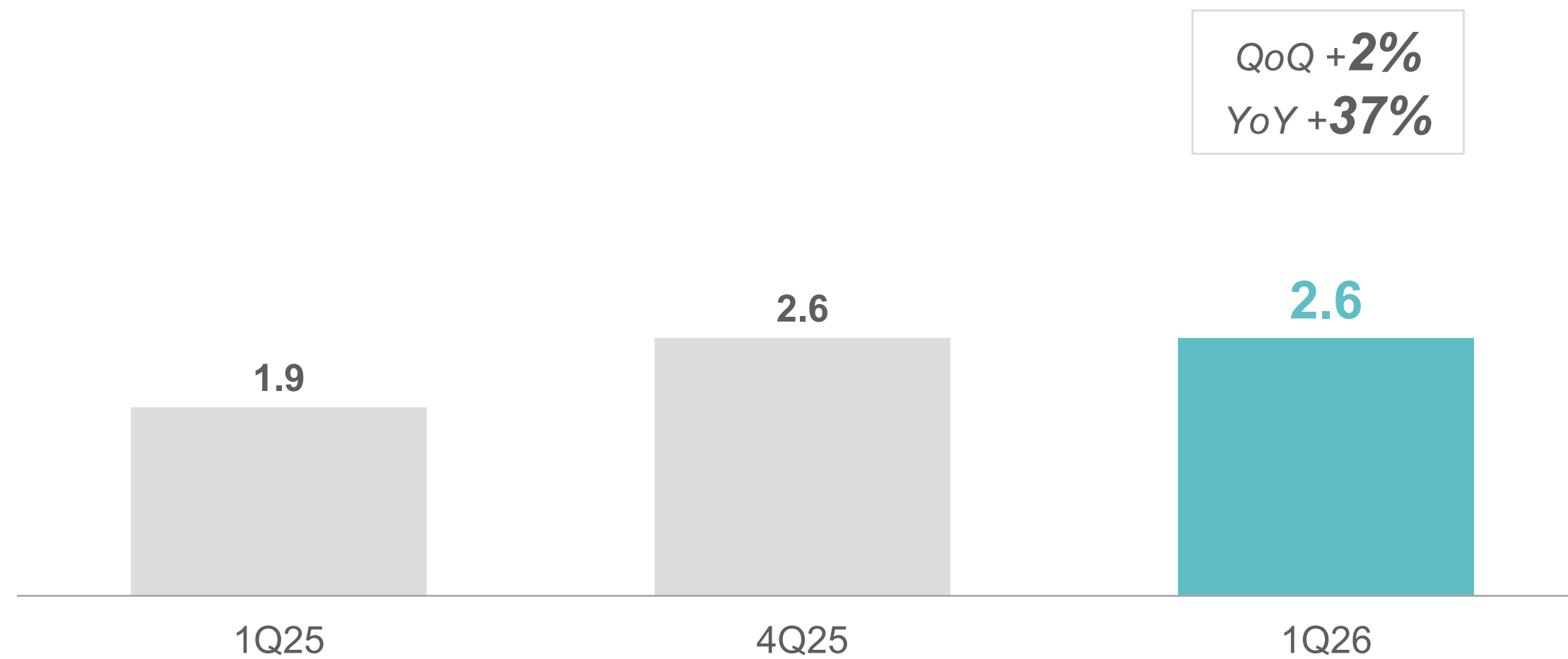
Transaction Volume ⁽¹⁾

RMB billion



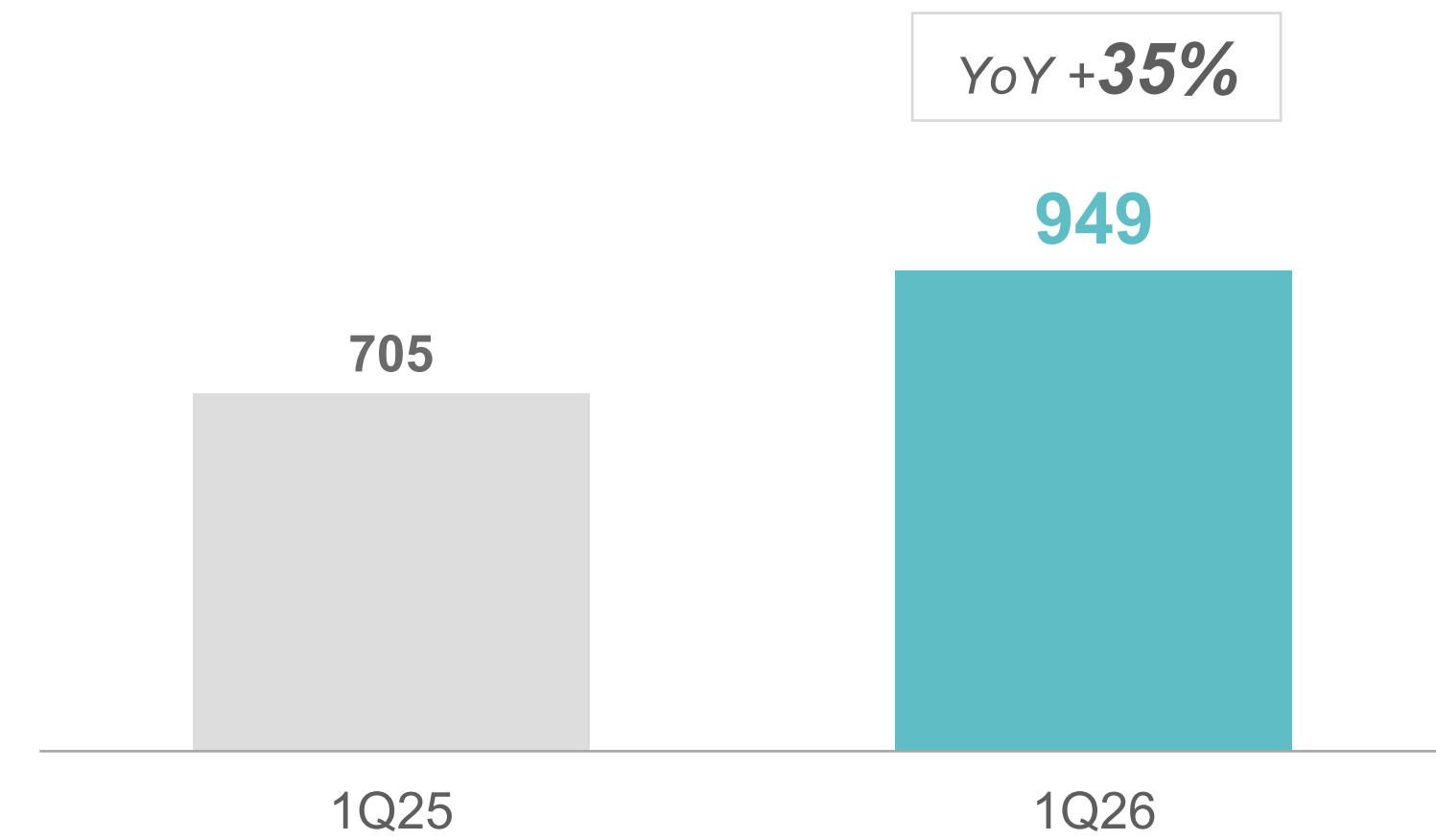
Outstanding Loan Balance ⁽²⁾

RMB billion



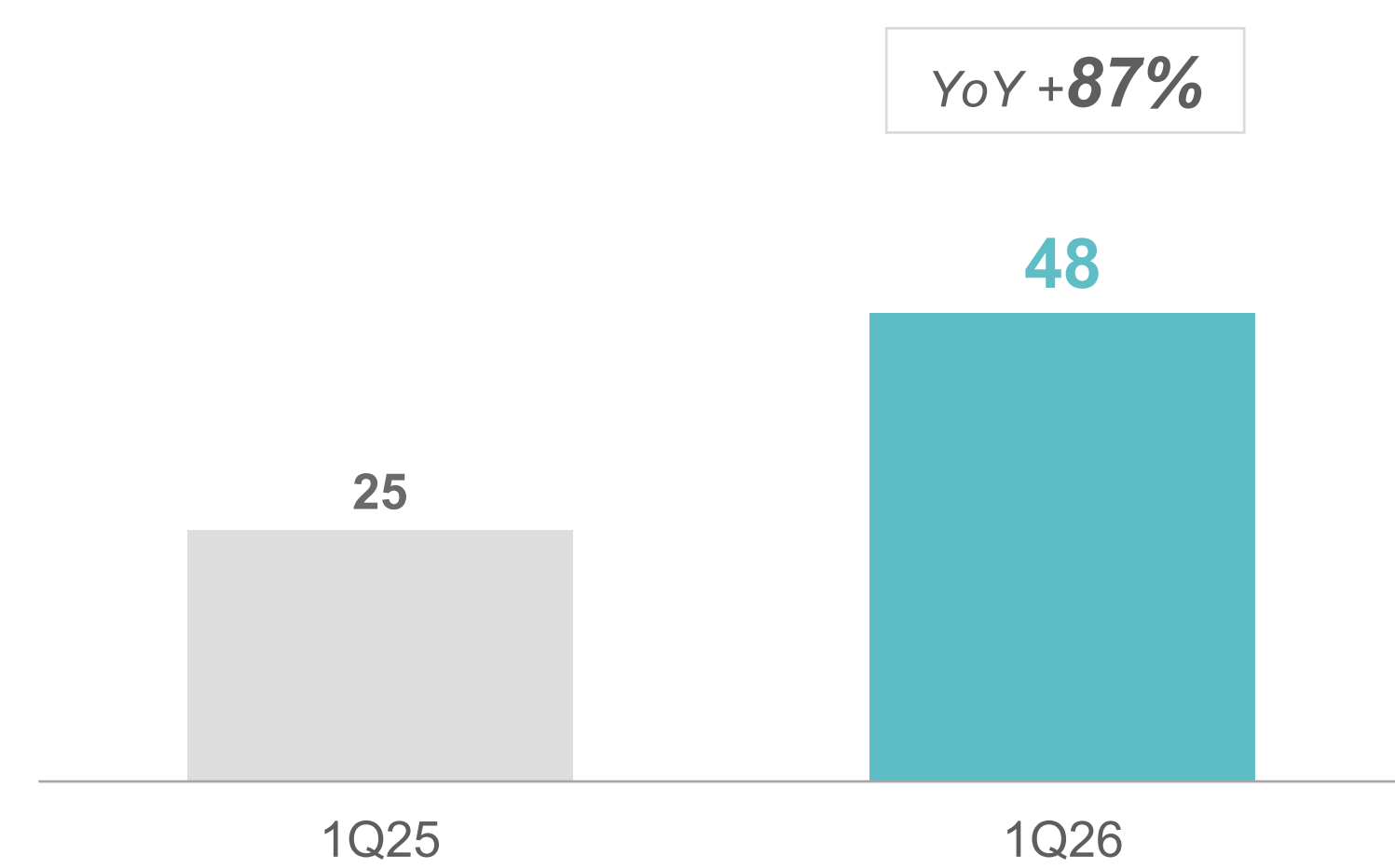
Net Revenue

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/>

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Selected Segment Information

Selected Segment Information (in RMB'000)

1Q26	Chinese Mainland	Overseas ¹ Markets	Others ²	Elimination	Total
Net revenue	2,216,096	948,946	50,148	(5,128)	3,210,062
Less ³ : Operating expenses ⁴	(1,617,349)	(903,196)	(88,761)	5,128	(2,604,178)
Operating segment profit/(loss)	598,747	45,750	(38,613)	-	605,884
Less: Unallocated expenses ⁵					(59,042)
Operating profit					546,842

1Q25	Chinese Mainland	Overseas ¹ Markets	Others ²	Elimination	Total
Net revenue	2,770,160	705,343	8,250	(2,712)	3,481,041
Less ³ : Operating expenses ⁴	(1,857,018)	(680,964)	(27,901)	2,712	(2,563,171)
Operating segment profit/(loss)	913,142	24,379	(19,651)	-	917,870
Less: Unallocated expenses ⁵					(34,679)
Operating profit					883,191

Reconciliation of GAAP and Non-GAAP Results (in RMB'000)

1Q26	Chinese Mainland	Overseas Markets	Others	Unallocated expenses	Total
Operating profit	598,747	45,750	(38,613)	(59,042)	546,842
Add: Depreciation and amortization	16,180	1,785	116	-	18,081
Add: SBC expenses	-	-	-	38,173	38,173
Non-GAAP Adjusted EBITDA⁶	614,927	47,535	(38,497)	(20,869)	603,096

1Q25	Chinese Mainland	Overseas Markets	Others	Unallocated expenses	Total
Operating profit	913,142	24,379	(19,651)	(34,679)	883,191
Add: Depreciation and amortization	16,919	1,104	11	-	18,034
Add: SBC expenses	-	-	-	34,679	34,679
Non-GAAP Adjusted EBITDA⁶	930,061	25,483	(19,640)	-	935,904

(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.