

March 2026

FinVolution Group

Investor Presentation

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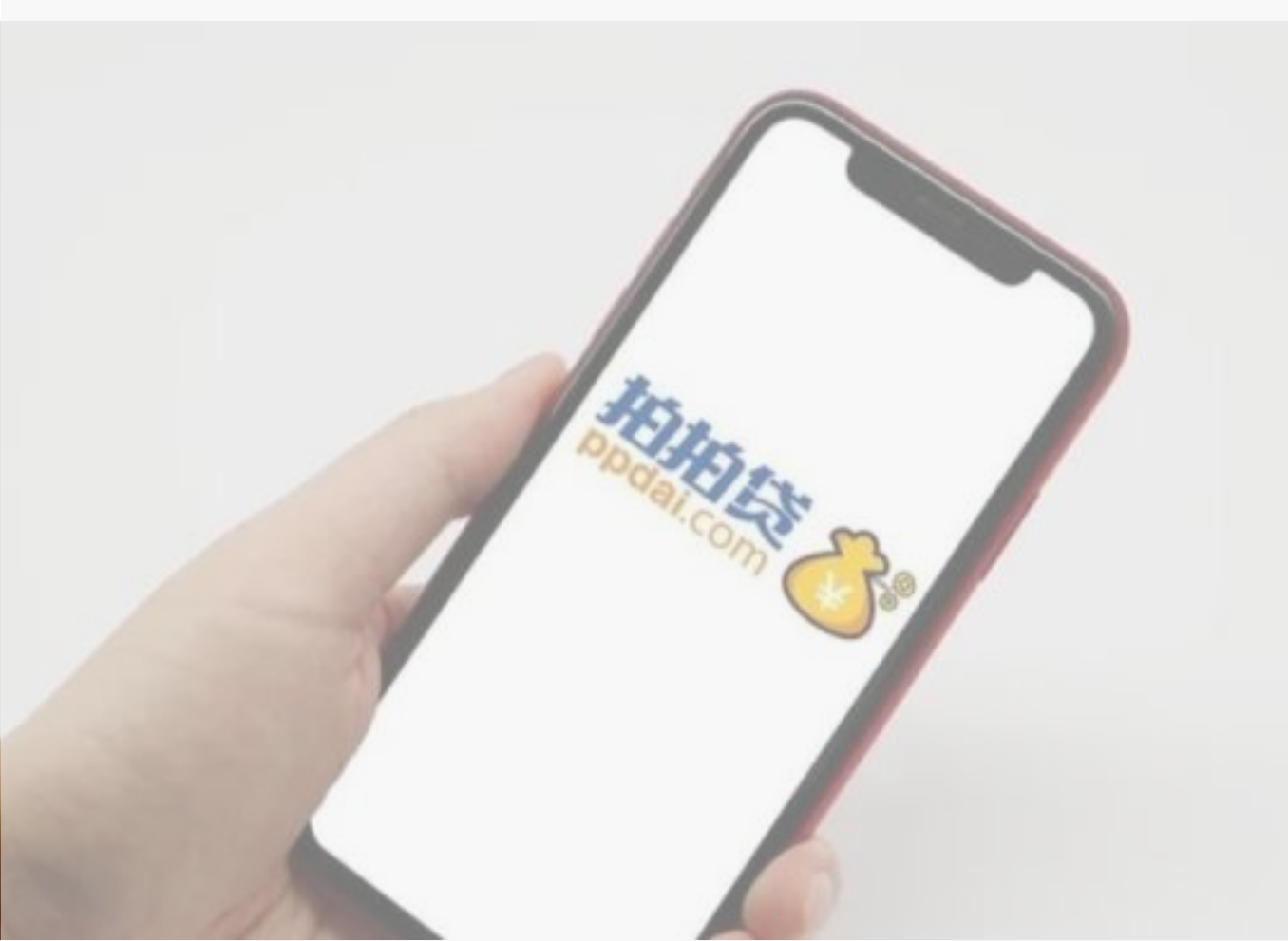
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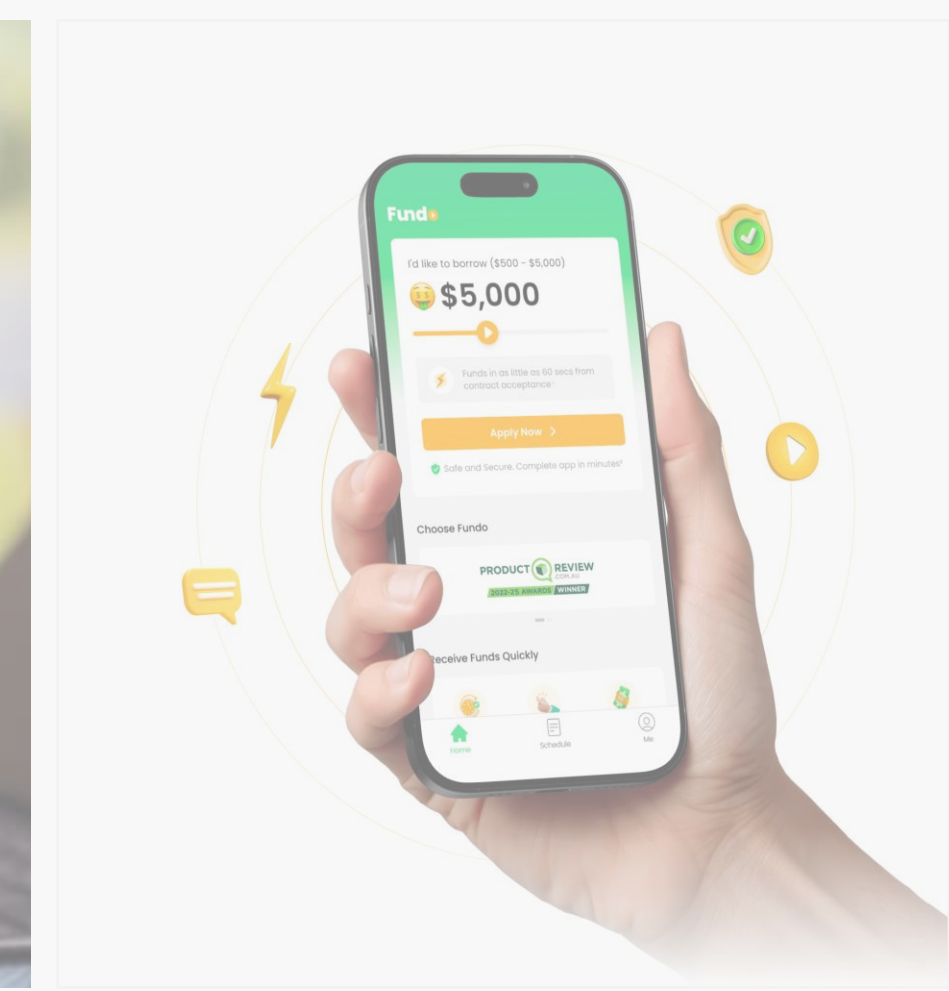
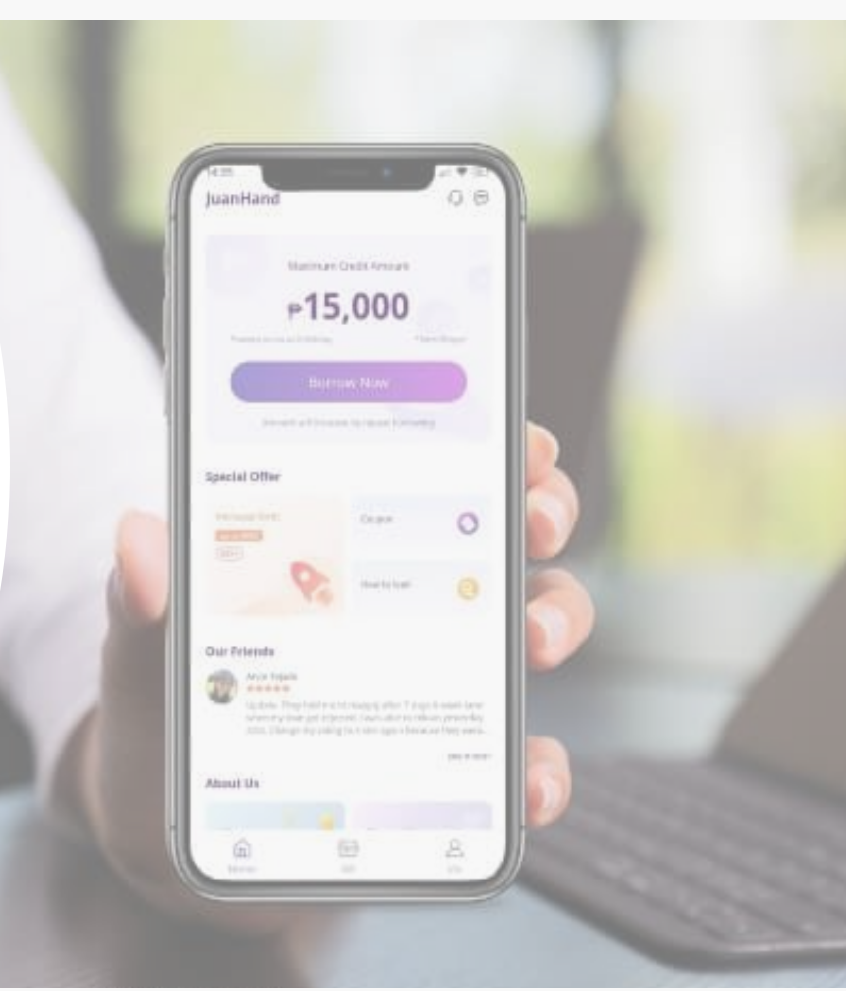
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Finvolution

Better Finance, with Technology



Local Excellence, Global Outlook



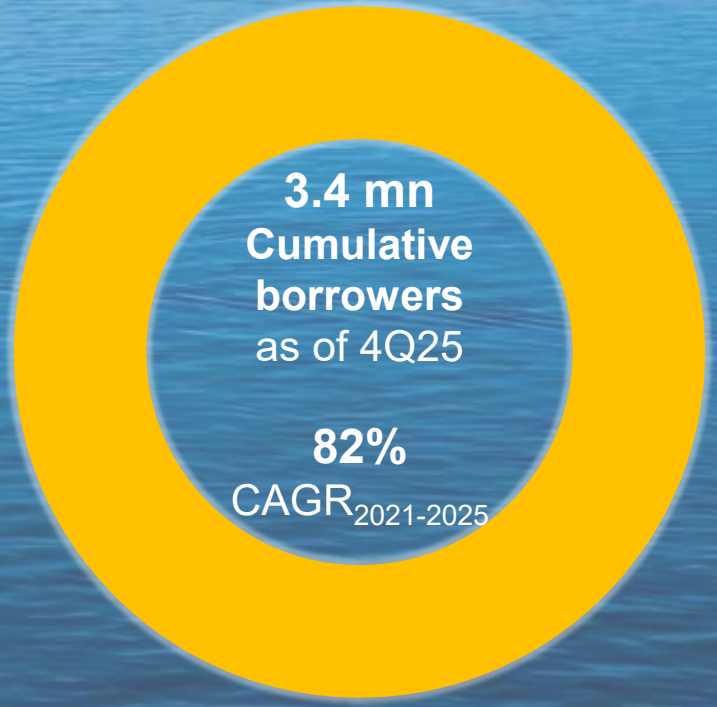
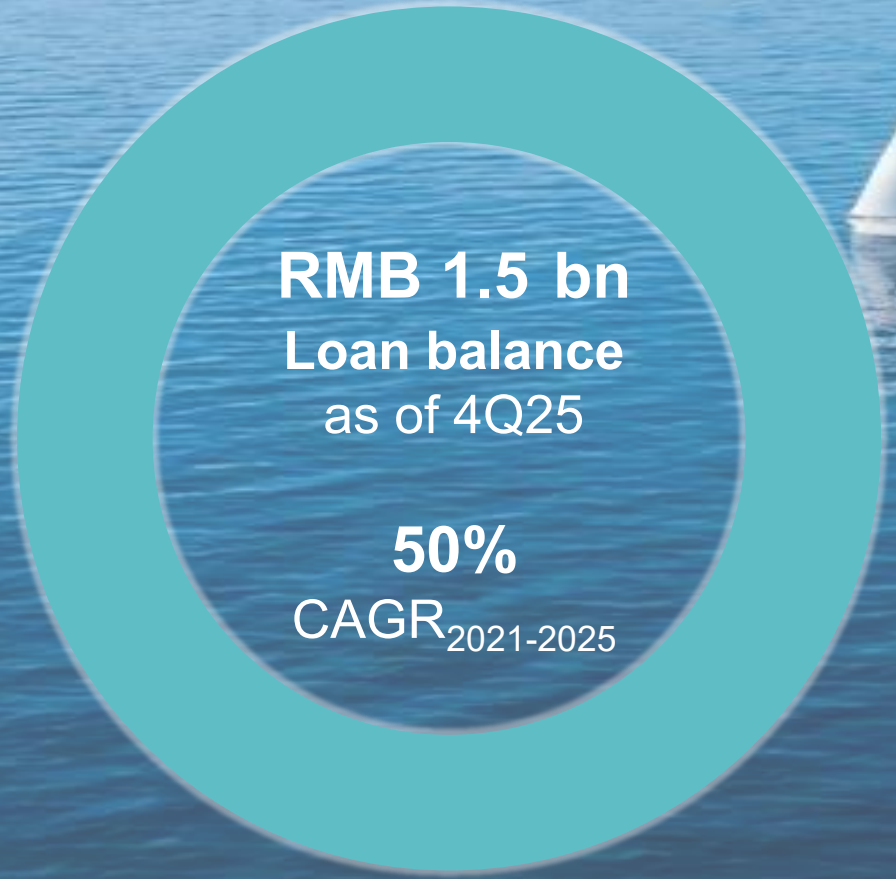
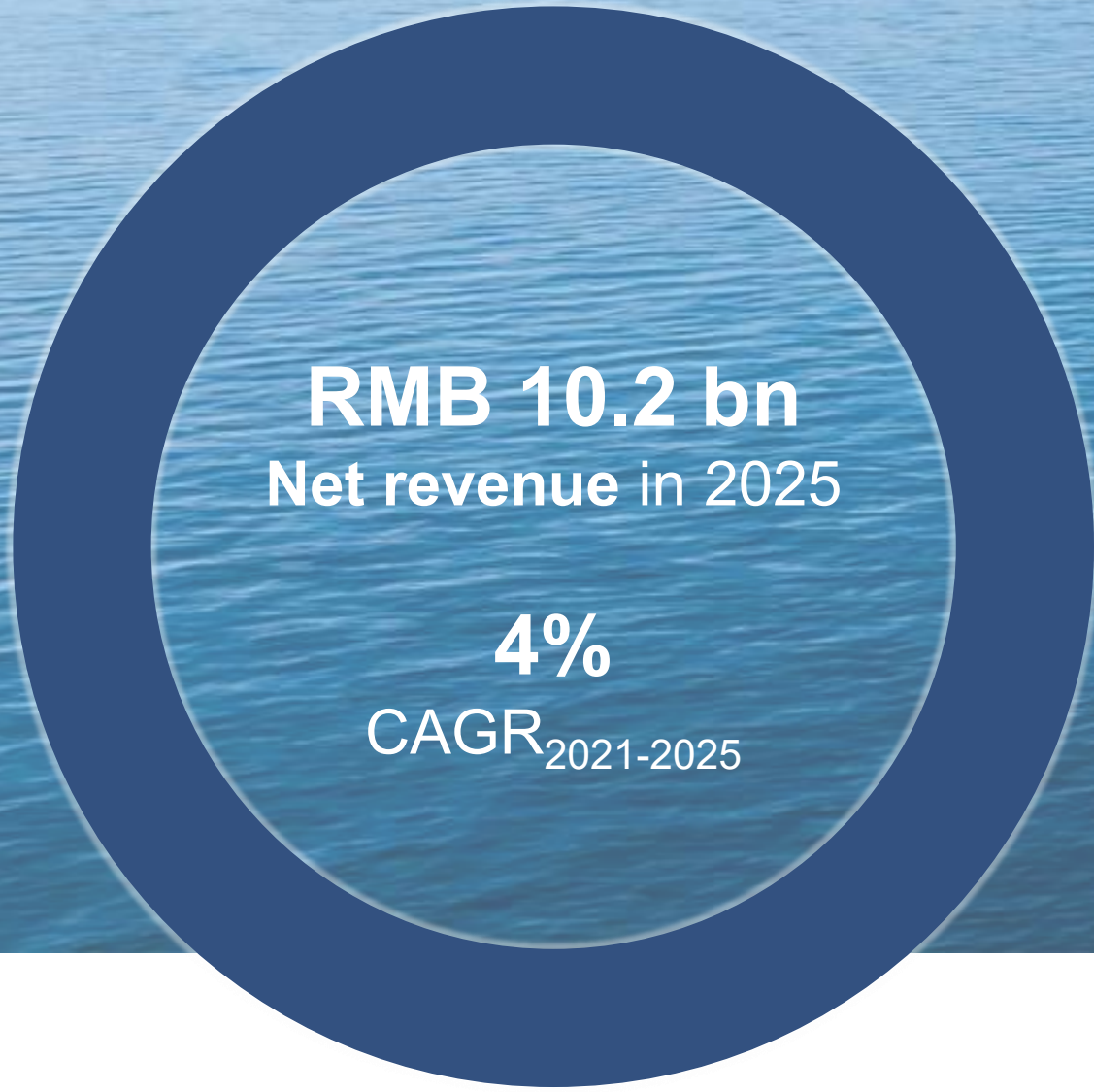
2007
Top 3⁽¹⁾



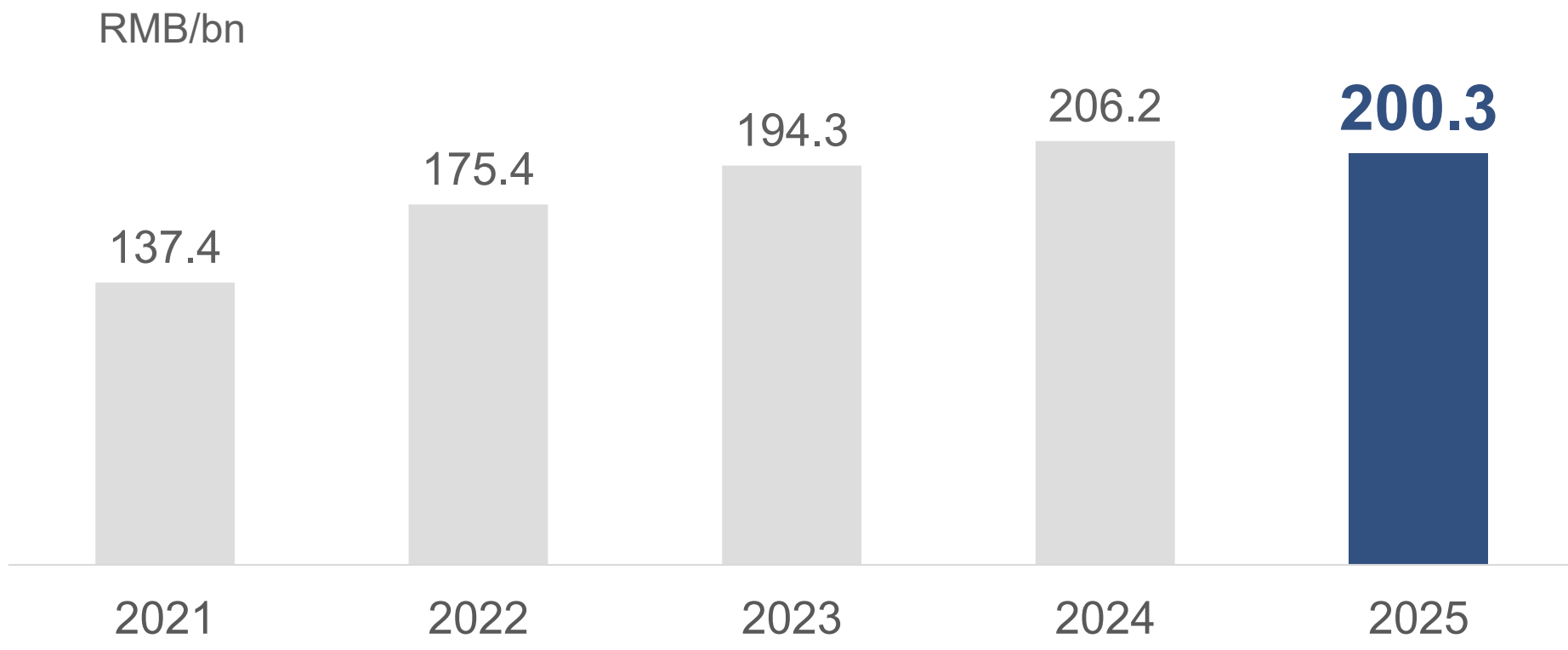
2018
Top 2⁽¹⁾



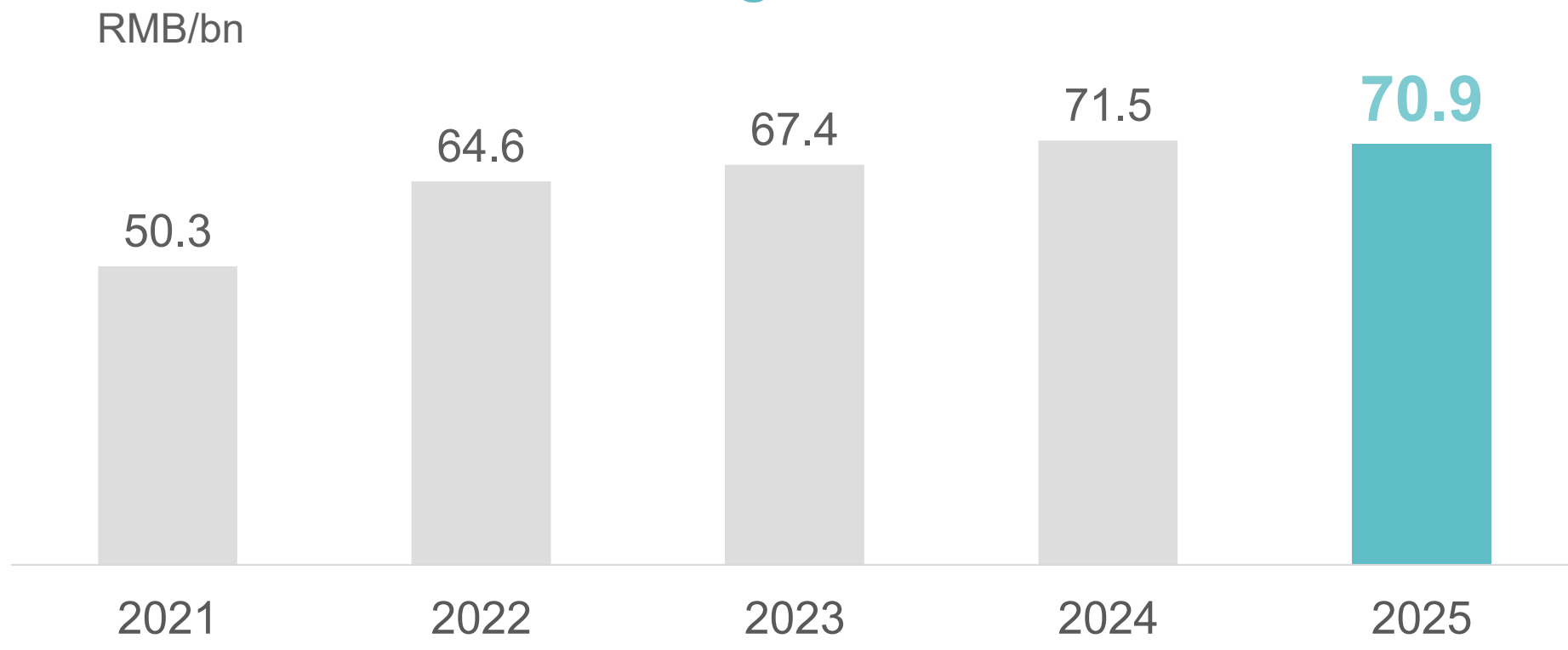
2020
Top 1⁽¹⁾



Transaction Volume

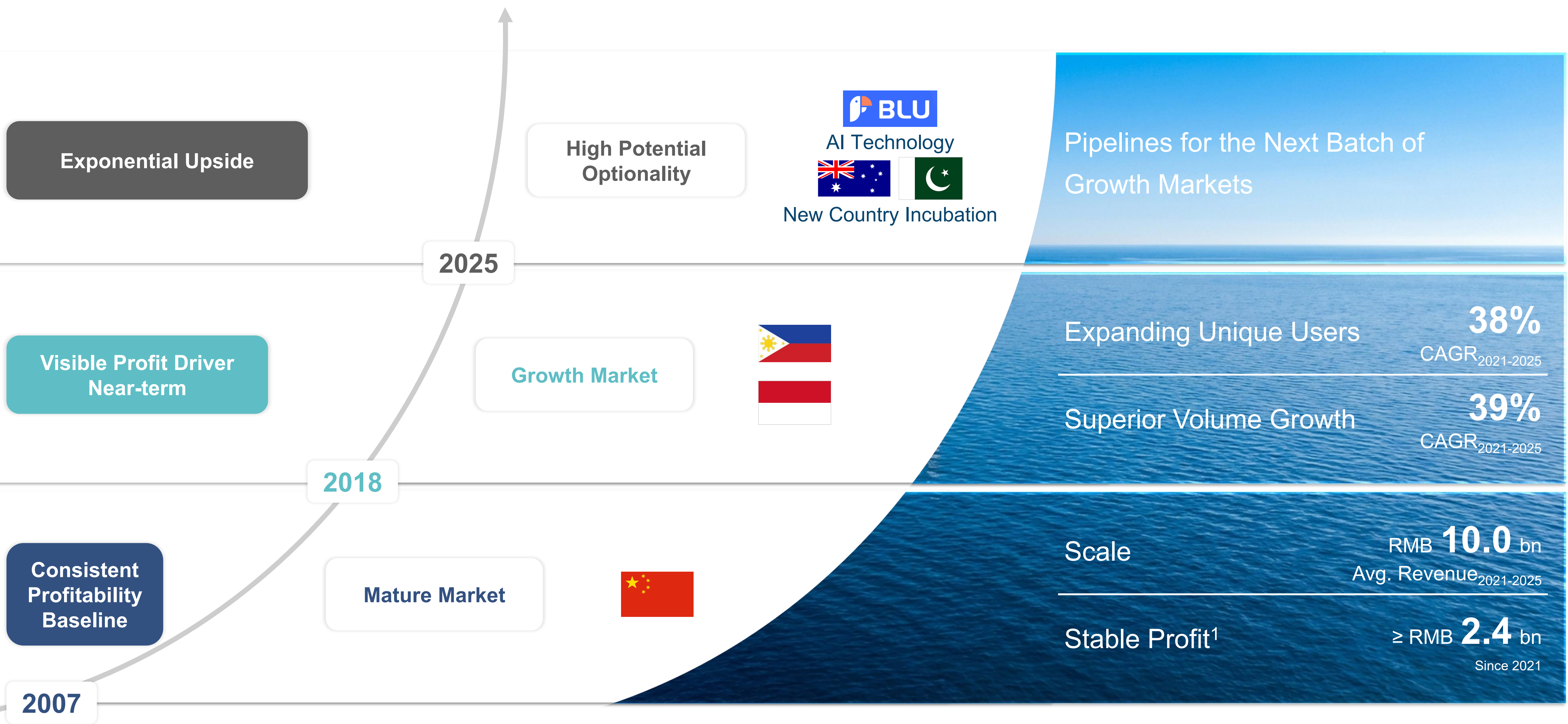


Outstanding Loan Balance



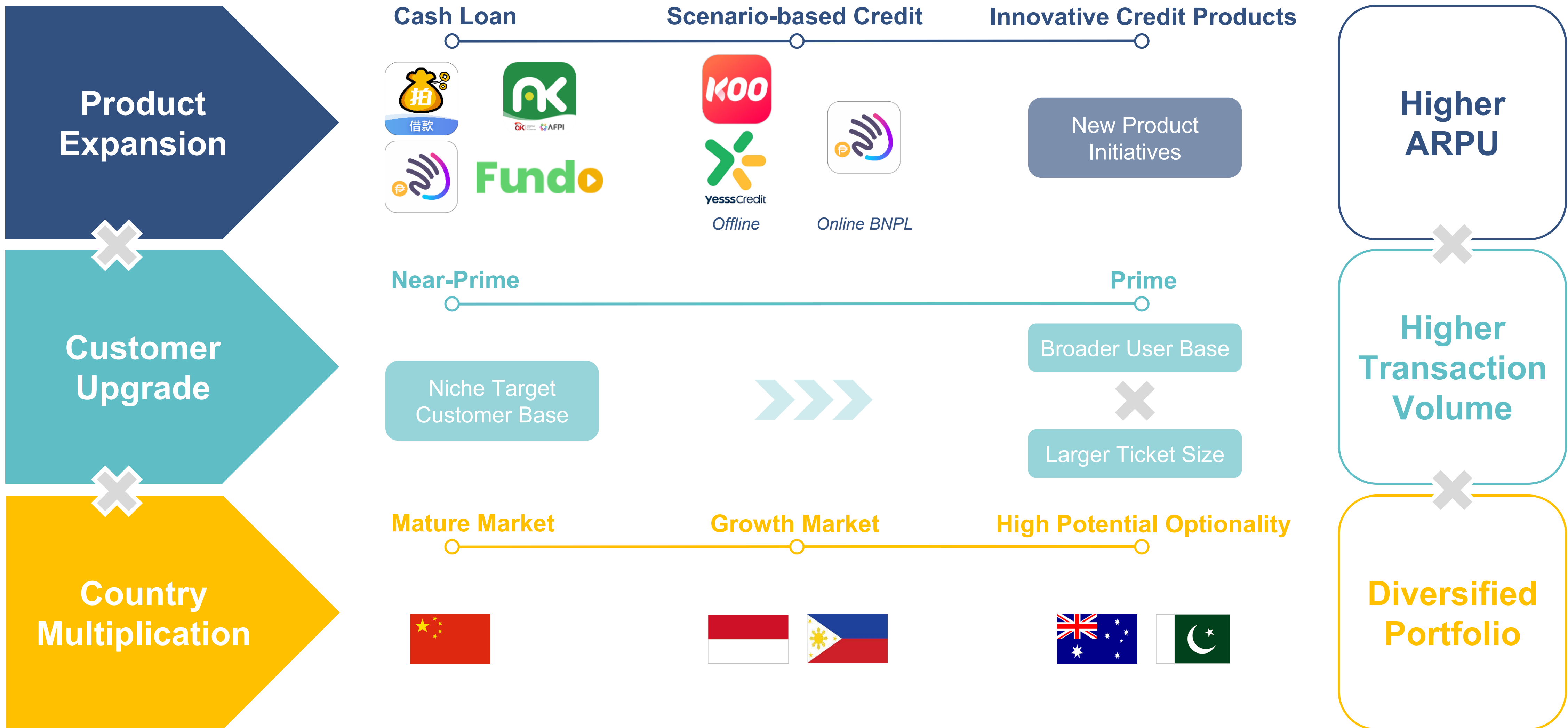
(1) This ranking reflects our position among independent online lenders across three key markets, excluding ecosystem-backed platforms.
 (2) All figures are as of December 31, 2025, unless otherwise stated.

Building a Regional Platform...



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

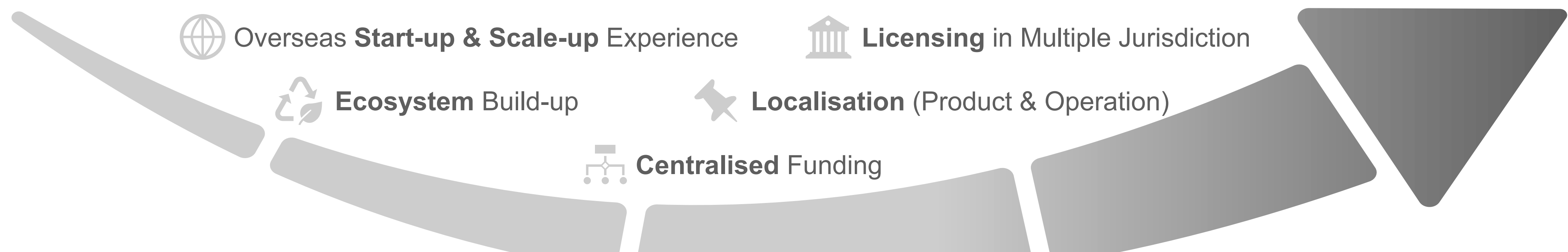
... with Clear Growth Matrix



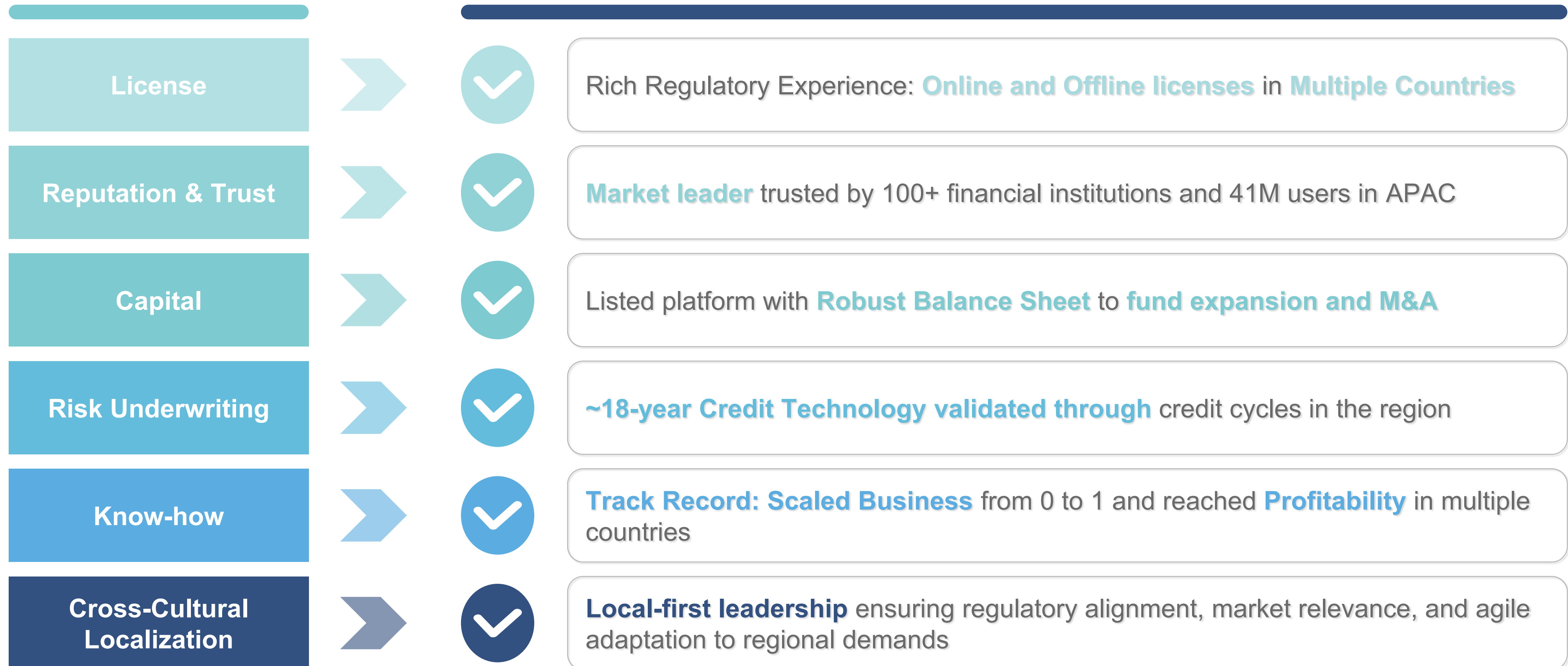
“LEGO+” Strategy: Entering Developed Market



Platform of Capability



Developed Market's
High Entry Barrier



FinVolution

Entering Australia: Fundo Acquisition

ACL Licensed

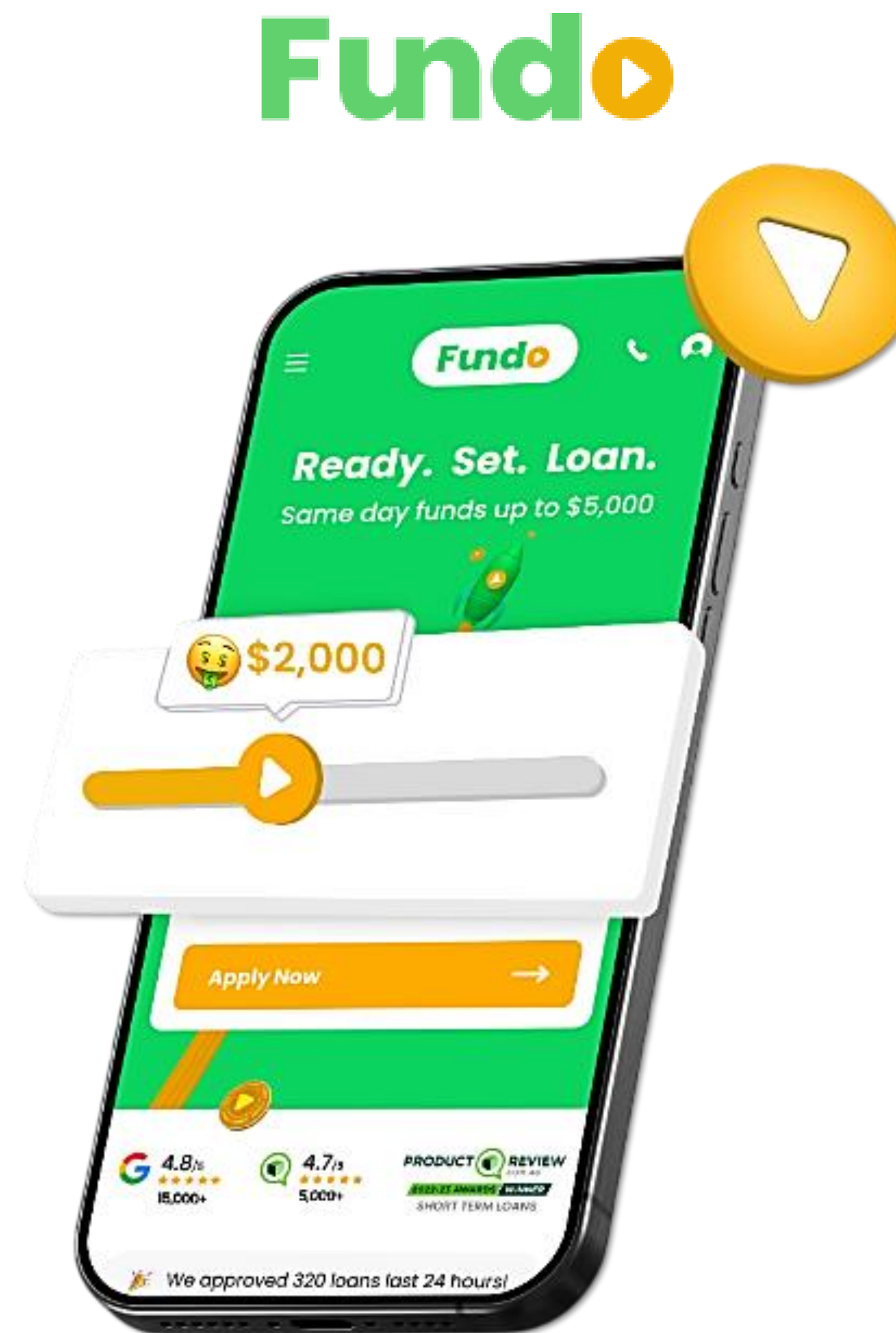
Australian Credit License

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

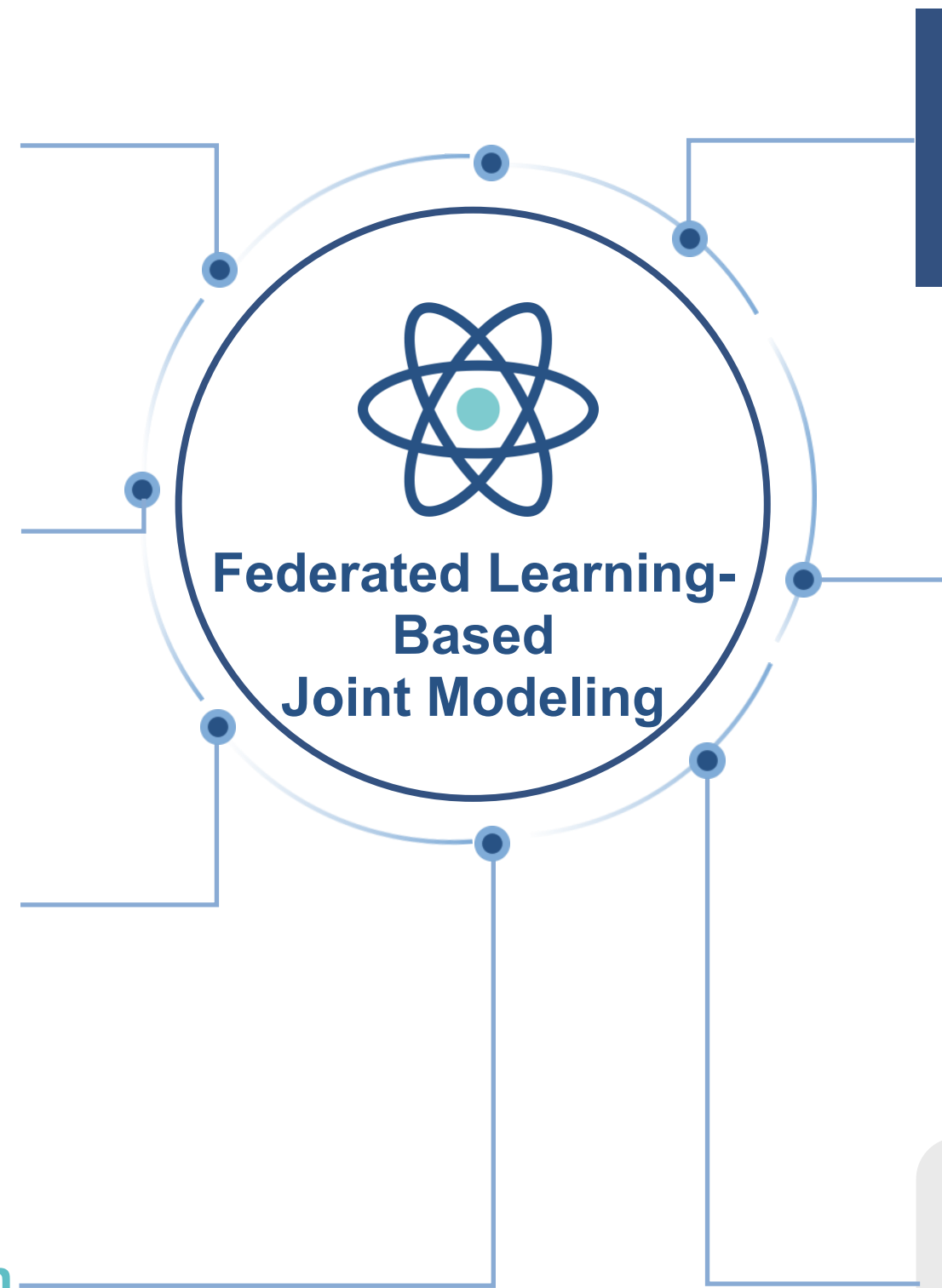
Leading internet and local service platforms

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

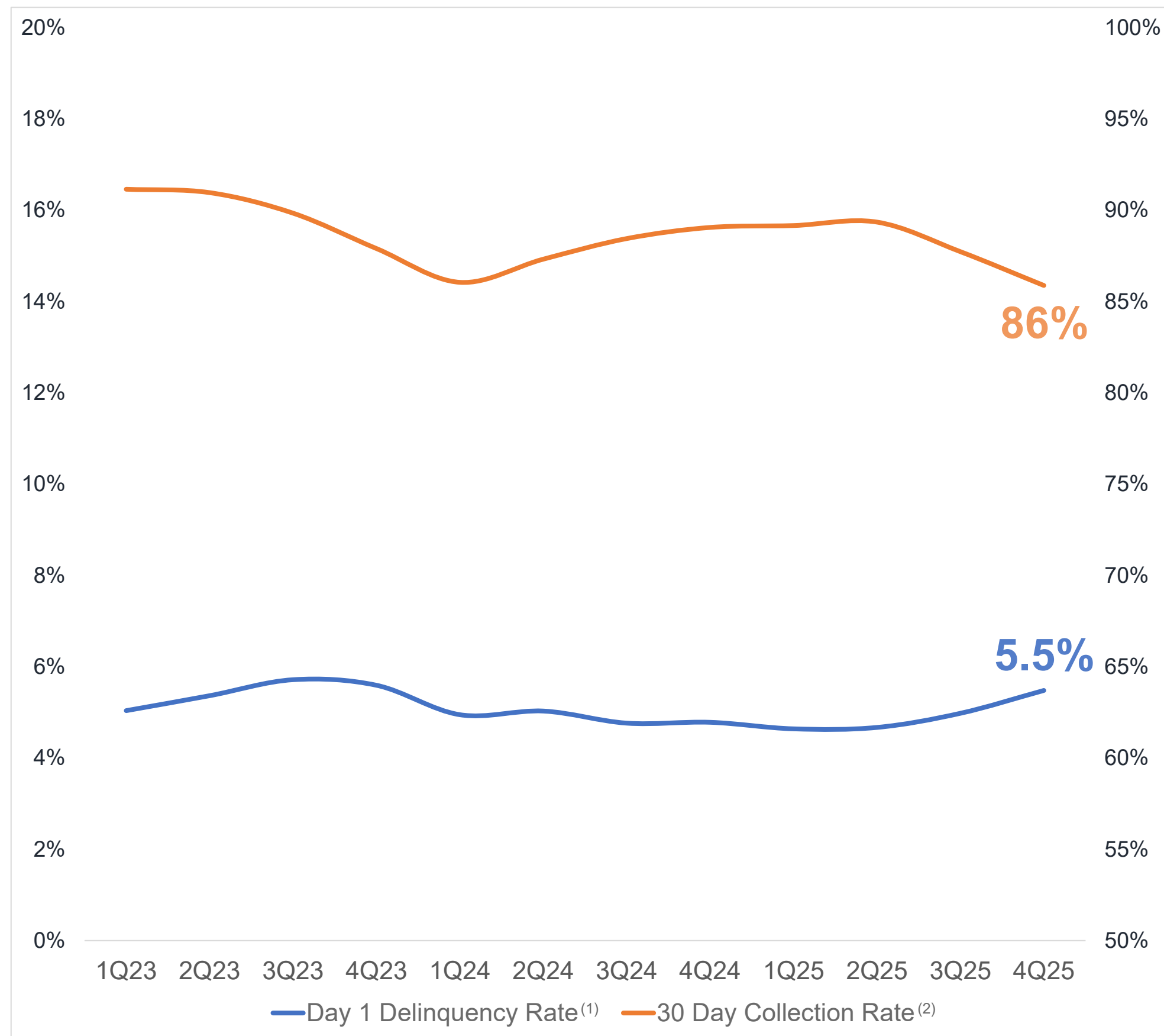
<1 min
Approval Time

RMB 10,914
Average Principal Amount⁽¹⁾

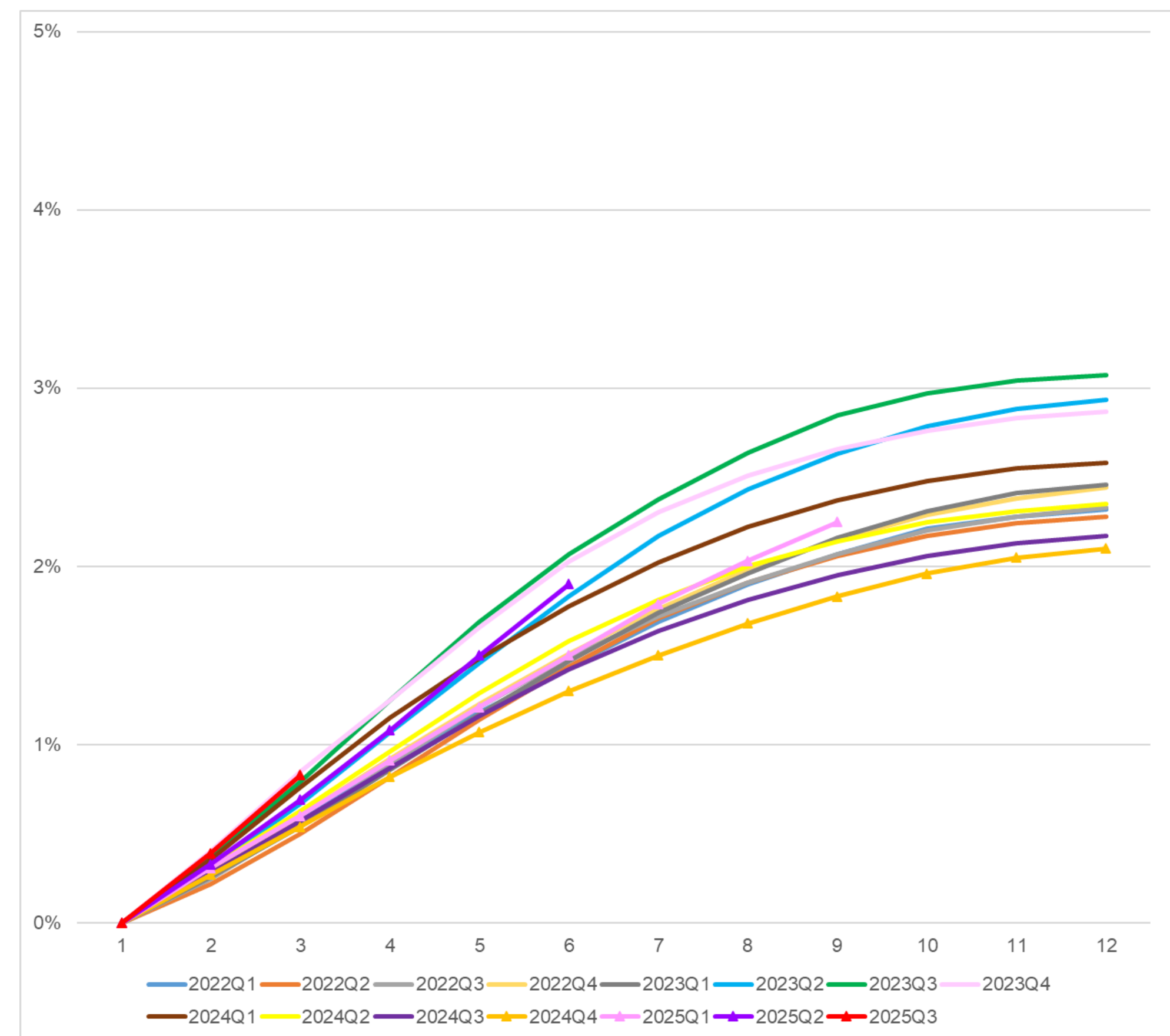
8.3 Months
Average Loan Tenure⁽¹⁾

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

Resilient Risk Performance across Multiple Cycles



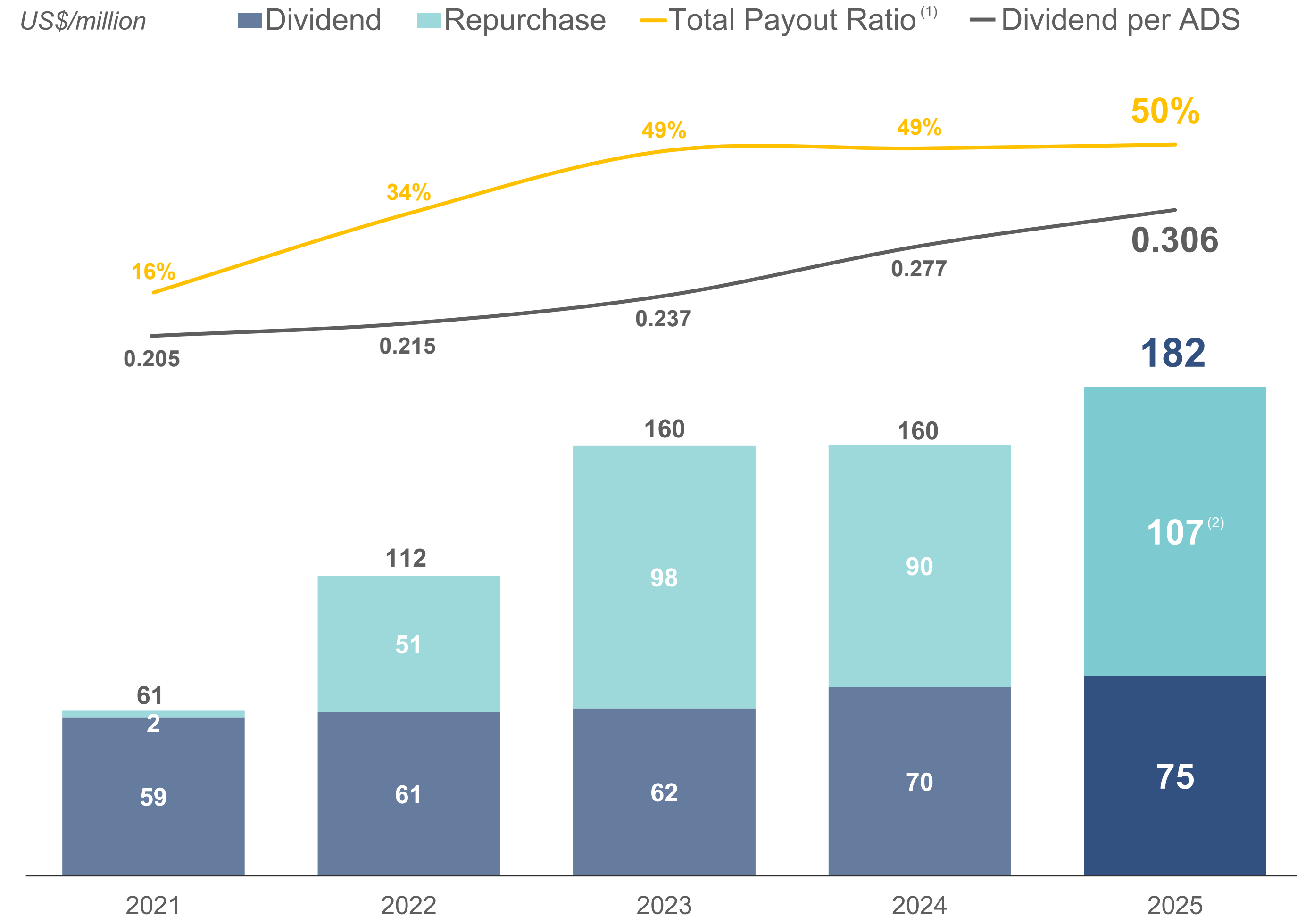
M1+ Delinquency Rates by Vintage⁽³⁾



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 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.)



Record High Quarterly Buyback ⁽³⁾

US\$40.7 mn 4Q25 Share Repurchase Amount	US\$107.2 mn 2025 Share Repurchase Amount
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8th 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:



Operational & Financial Metrics



2025: Progress with Balance

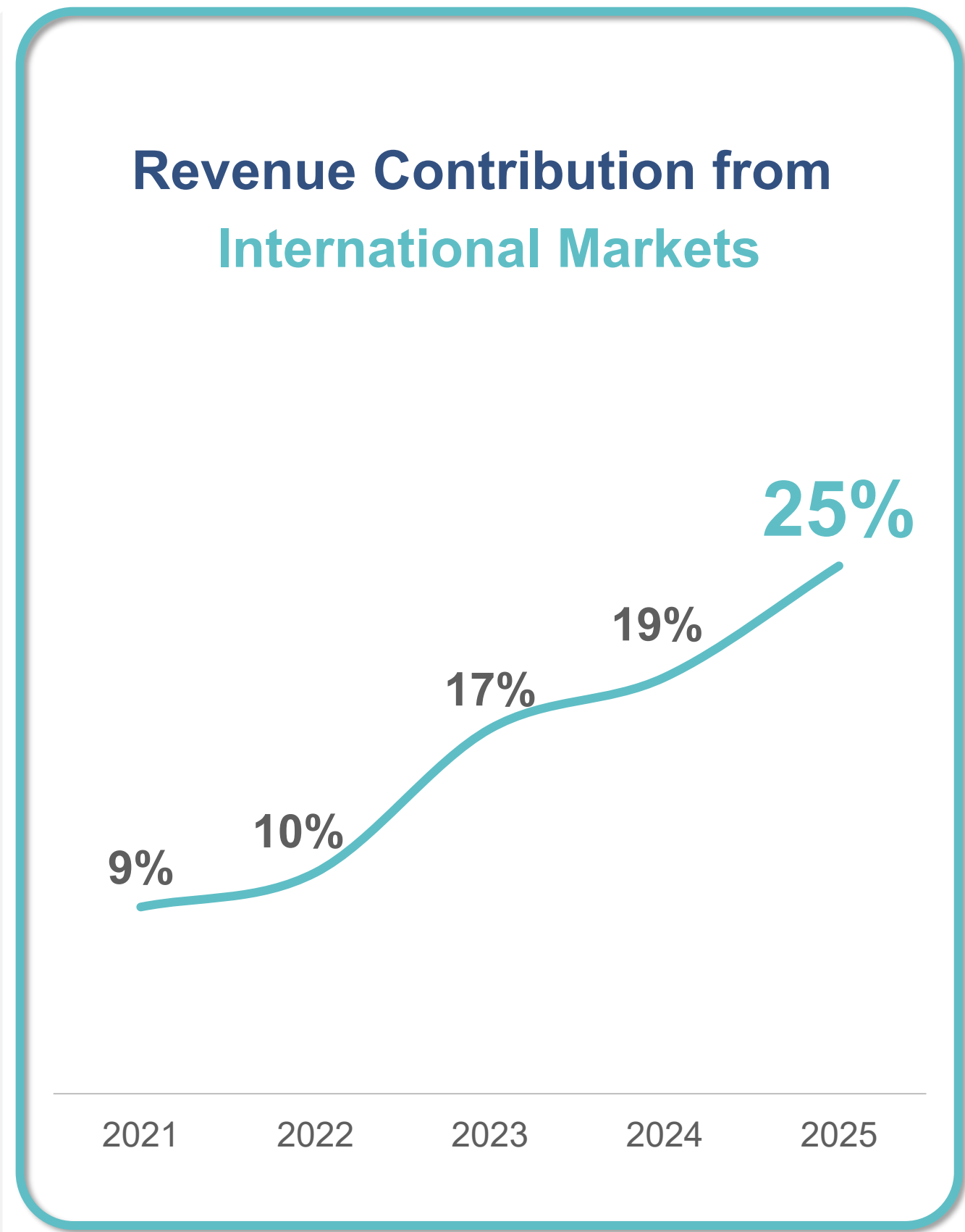
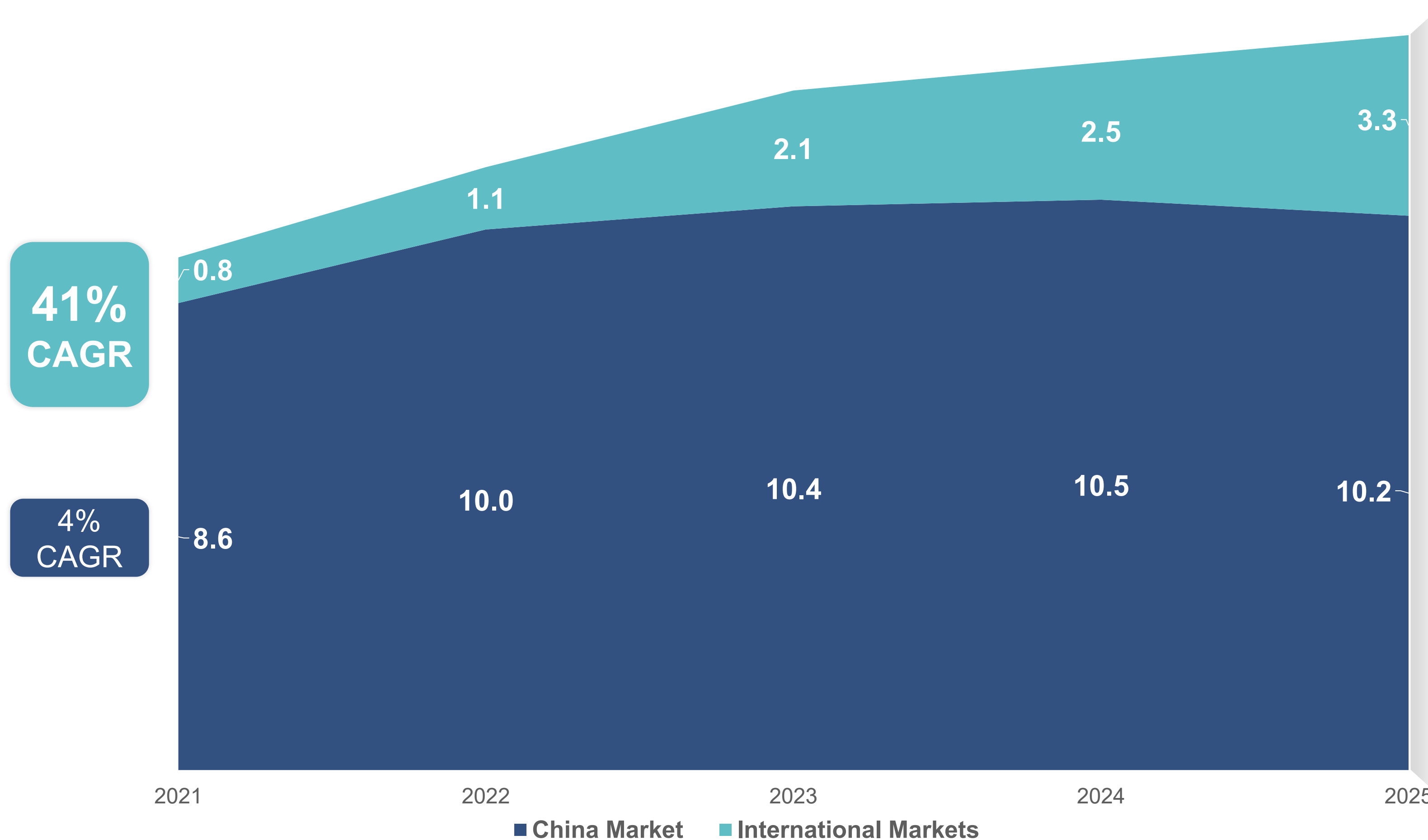
Accelerated International Expansion moderated by China Regulatory Transition

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

Core Growth Driver

Diversified Exposure

Net Revenue (RMB/billion)

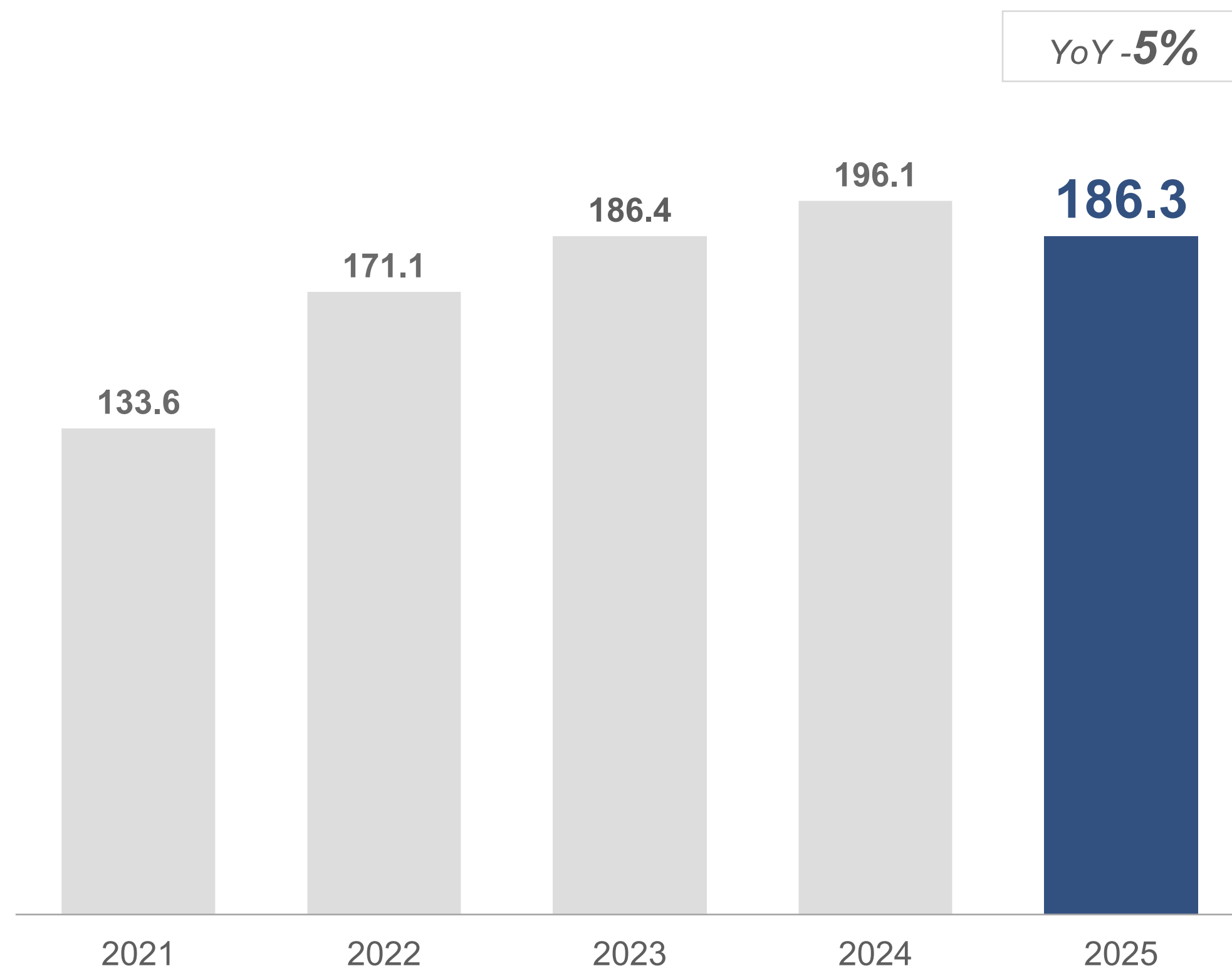


International Markets Driving Overall Growth

Transaction Volume

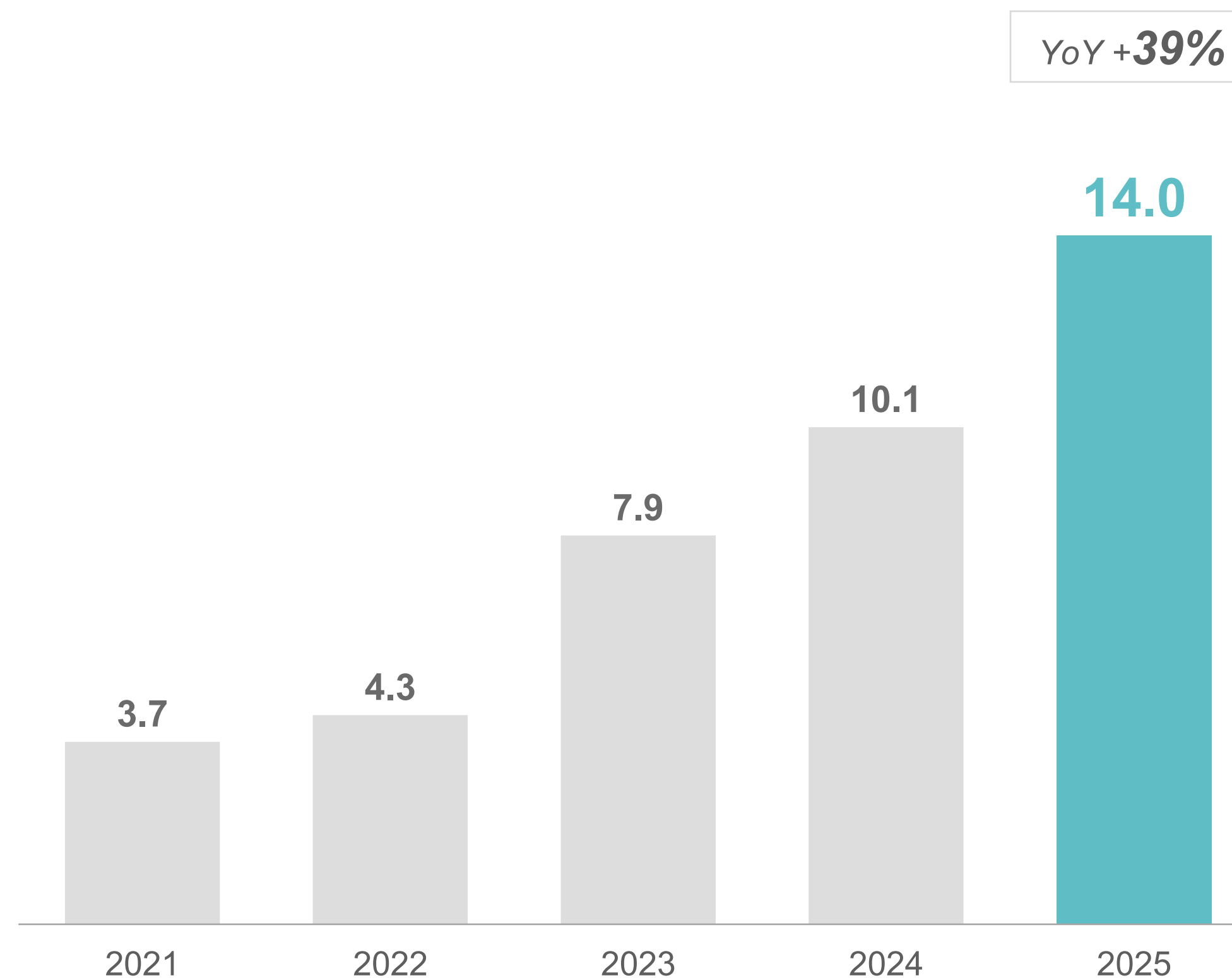
Transaction Volume in China Market⁽¹⁾

RMB billion



Transaction Volume in International Markets⁽¹⁾

RMB billion



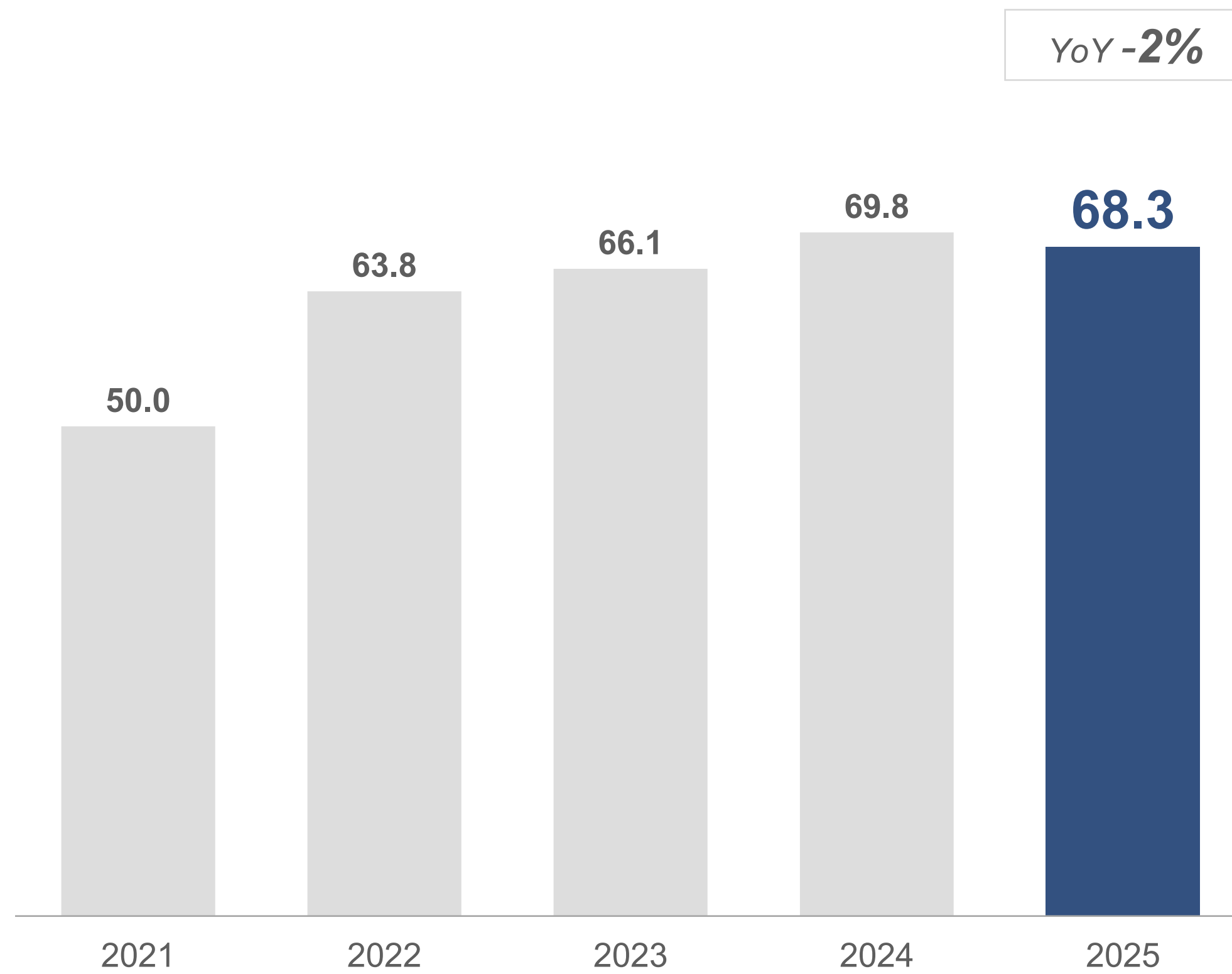
(1) Transaction volume refers to the loan amount facilitated during each period.

International Markets Driving Overall Growth

Outstanding Loan Balance

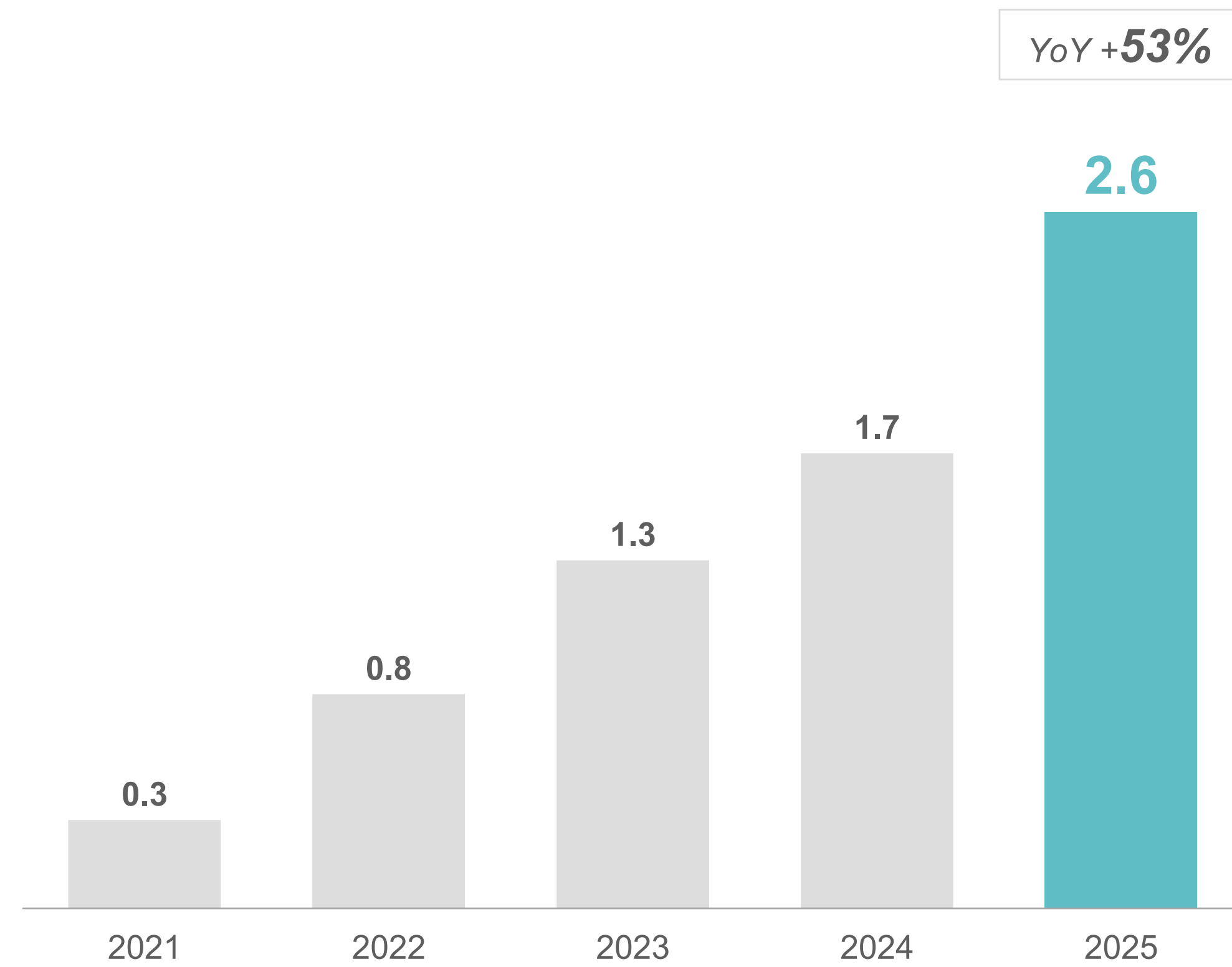
Outstanding Loan Balance of China Business⁽¹⁾

RMB billion



Outstanding Loan Balance of International Business⁽²⁾

RMB billion

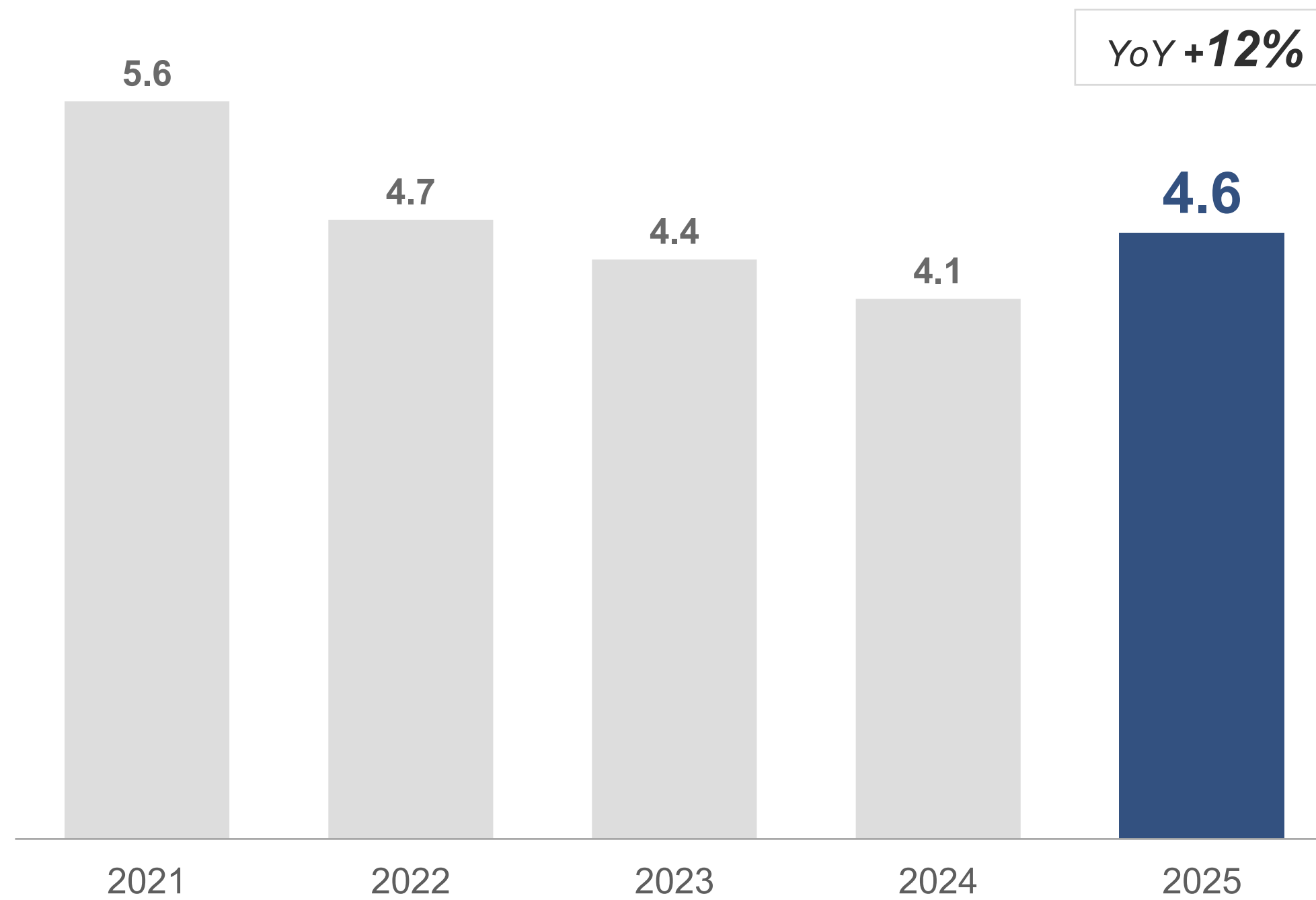


(1) Outstanding loan balance of China business refers to the balance of outstanding loans delinquent within 180 days as of the end of each period in the China market.

(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.

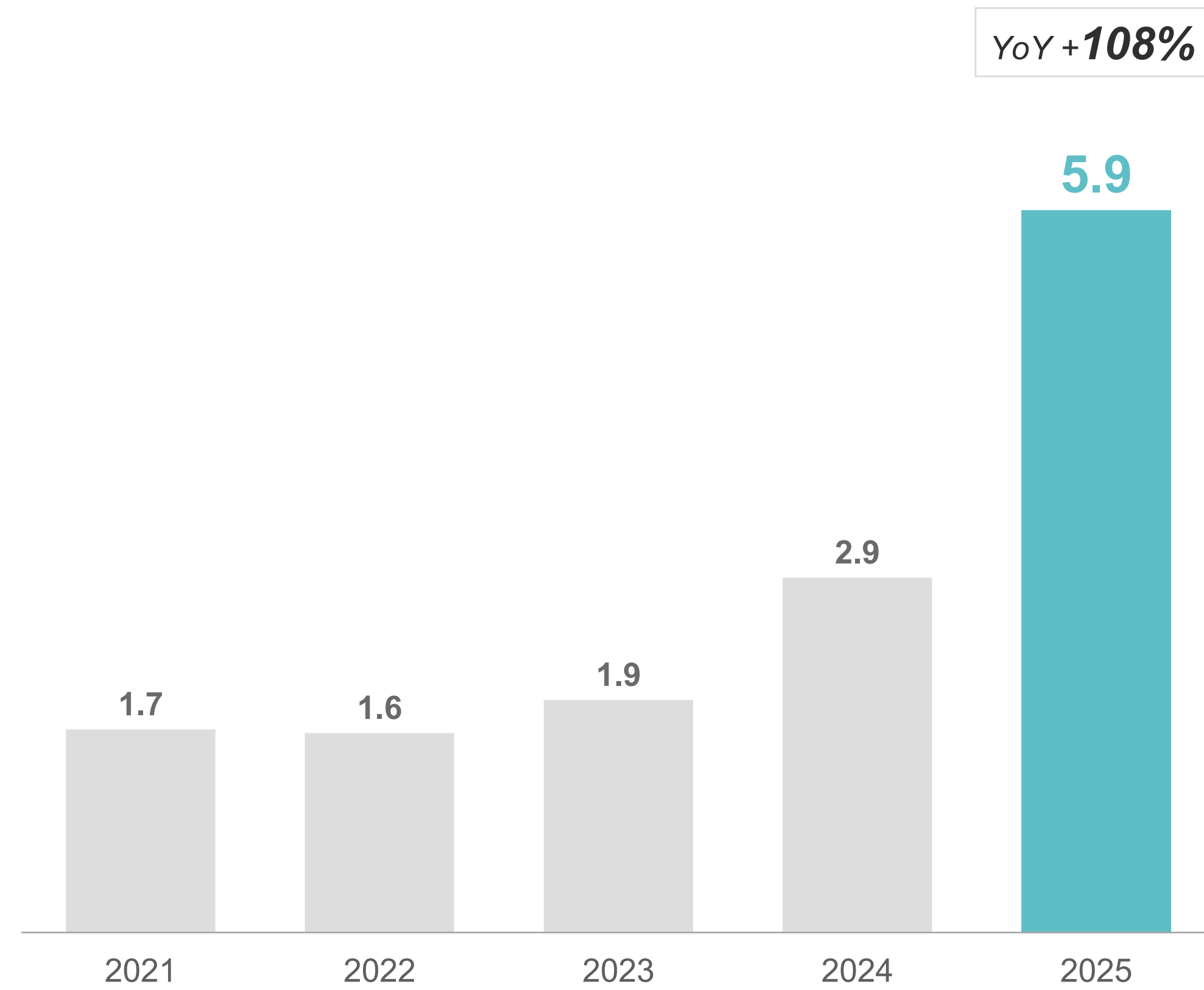
Onboarding more Borrowers in China

Unique Borrowers⁽¹⁾
million



Growth in International Borrower base Accelerated

Unique Borrowers⁽¹⁾
million

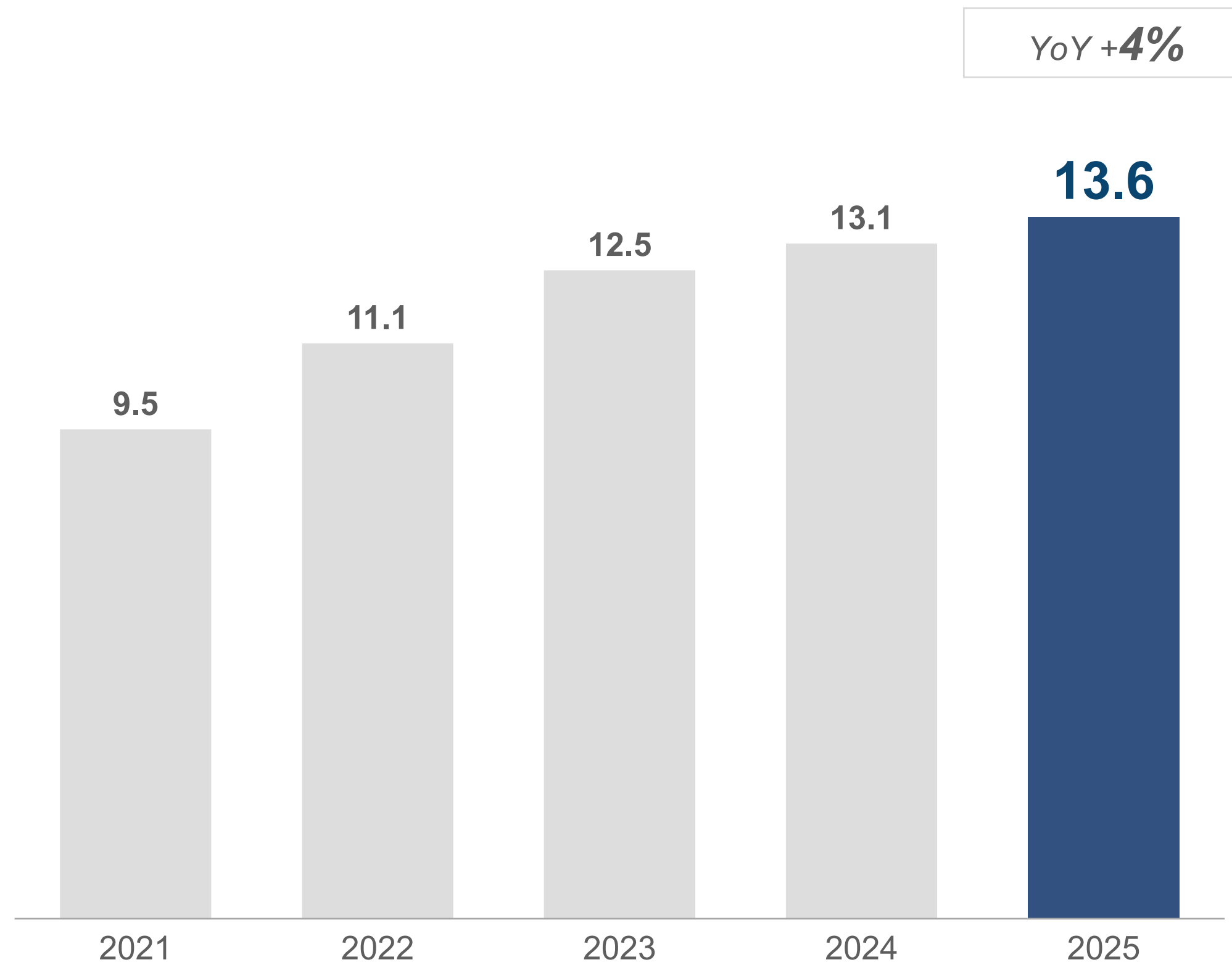


(1) Unique borrowers are those who successfully borrowed on the Company's platforms during the period presented.

Robust Revenue and Profitability

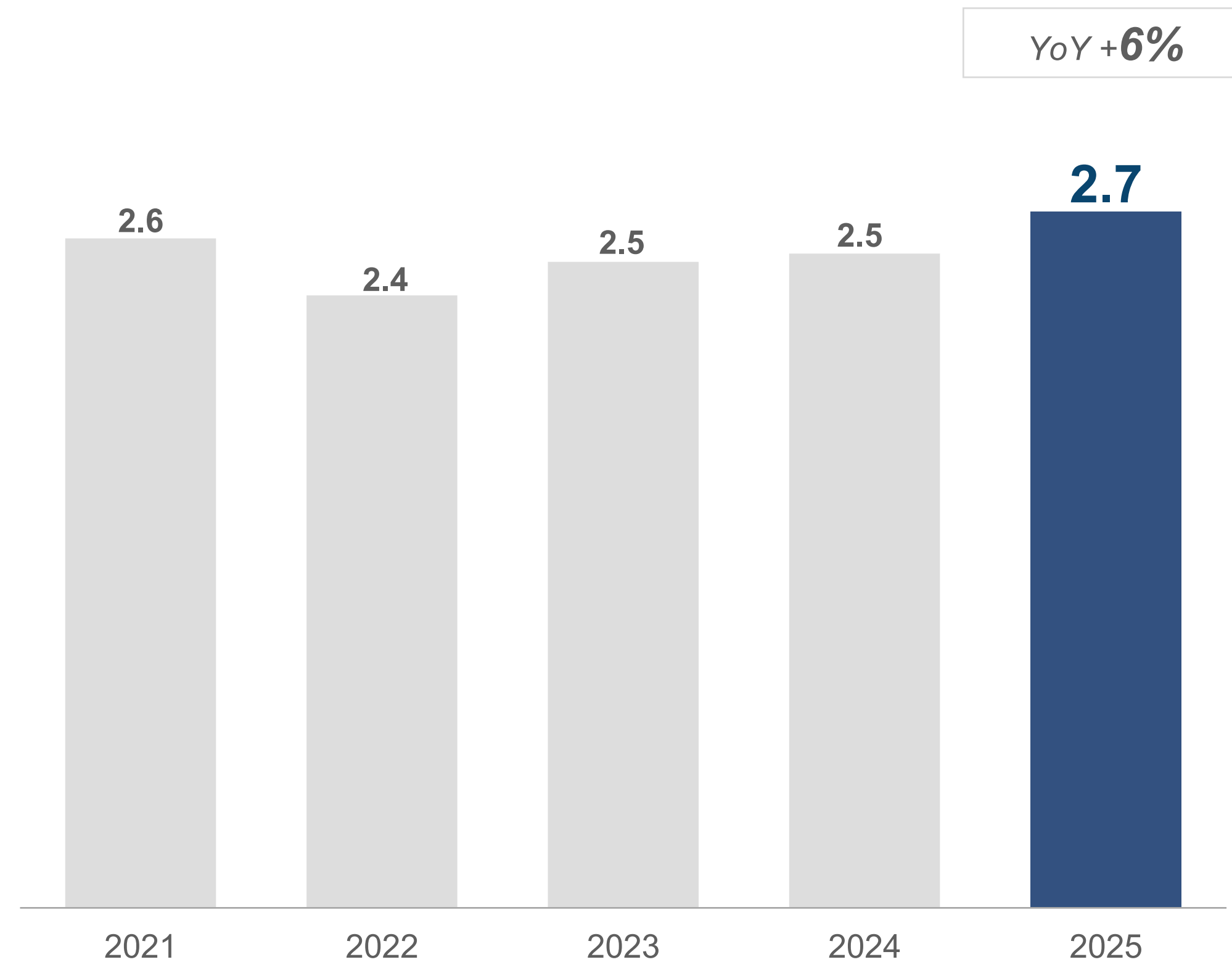
Net Revenue

RMB billion



Non-GAAP Net Profit⁽¹⁾

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.

Thank You



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