

FinVolution Group Investor Presentation

November 2024

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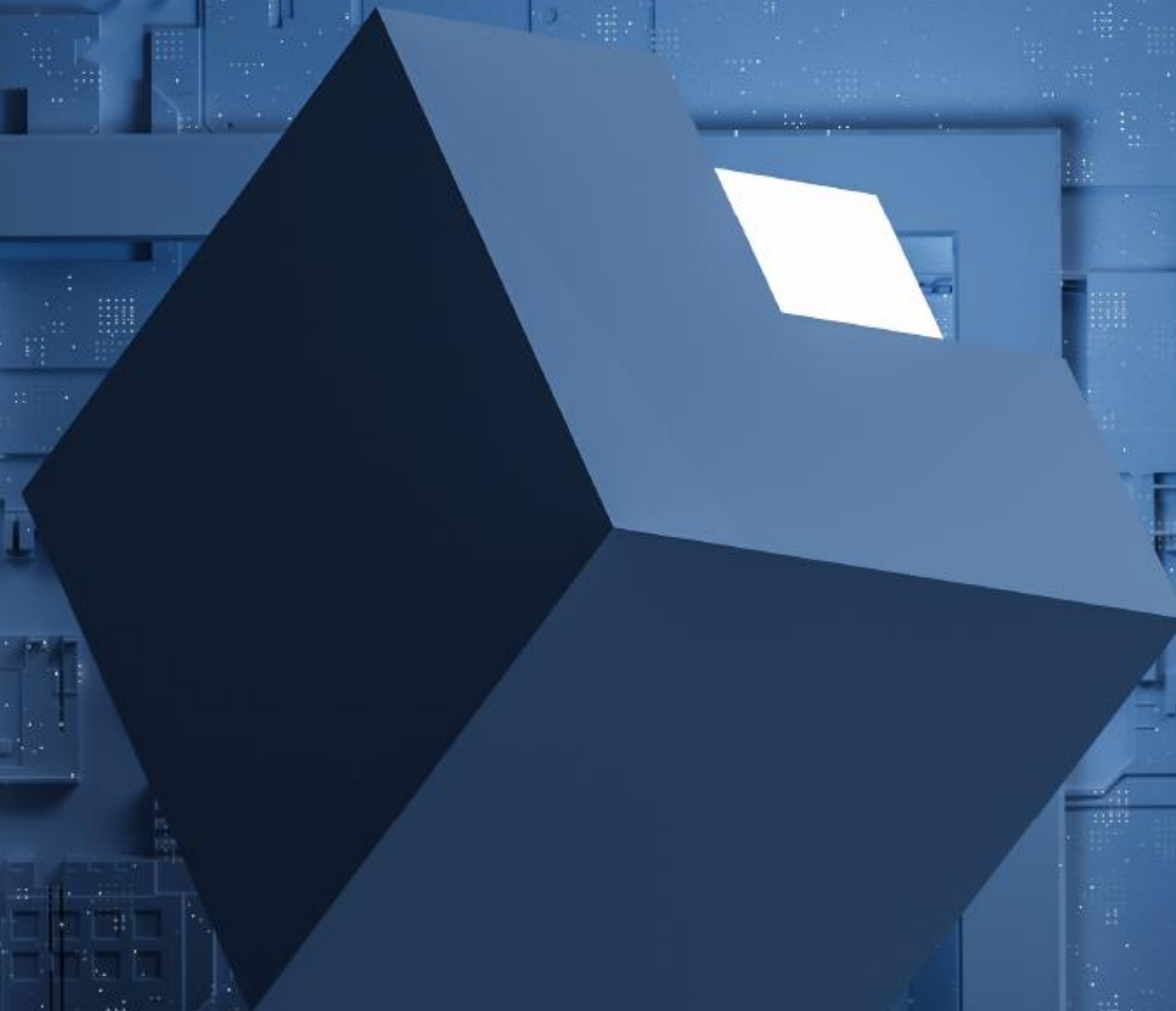
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Corporate Overview



Value Creation Through Long-termism

Our vision of serving underserved borrowers was inspired by
“Bank for the Poor”⁽¹⁾

Mission

Enhancing Financial Services
Through Innovative Technologies

Vision

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

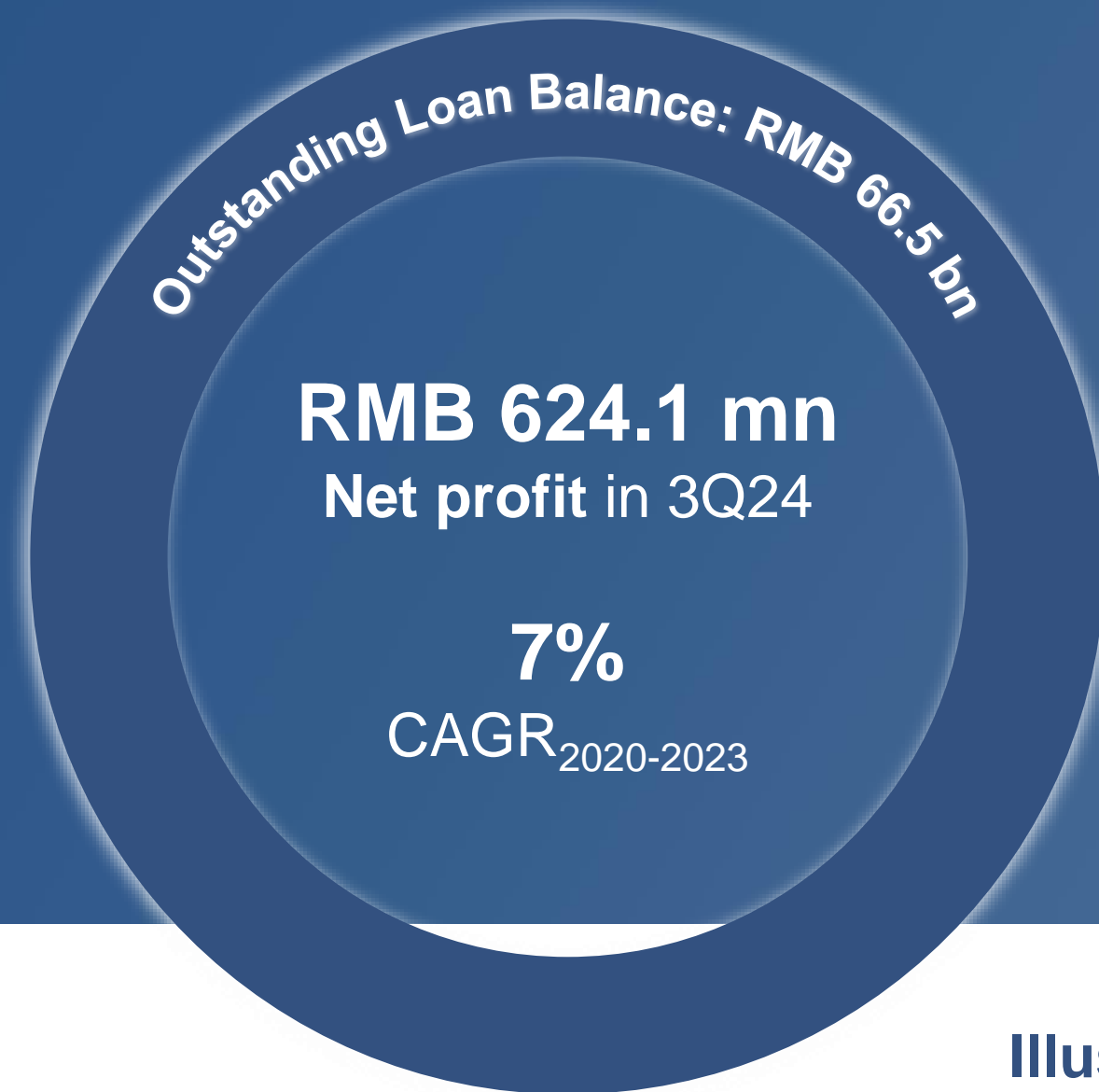
Values

Customer-oriented
Simple and Reliable
Excellence-driven
Mutual Empowerment

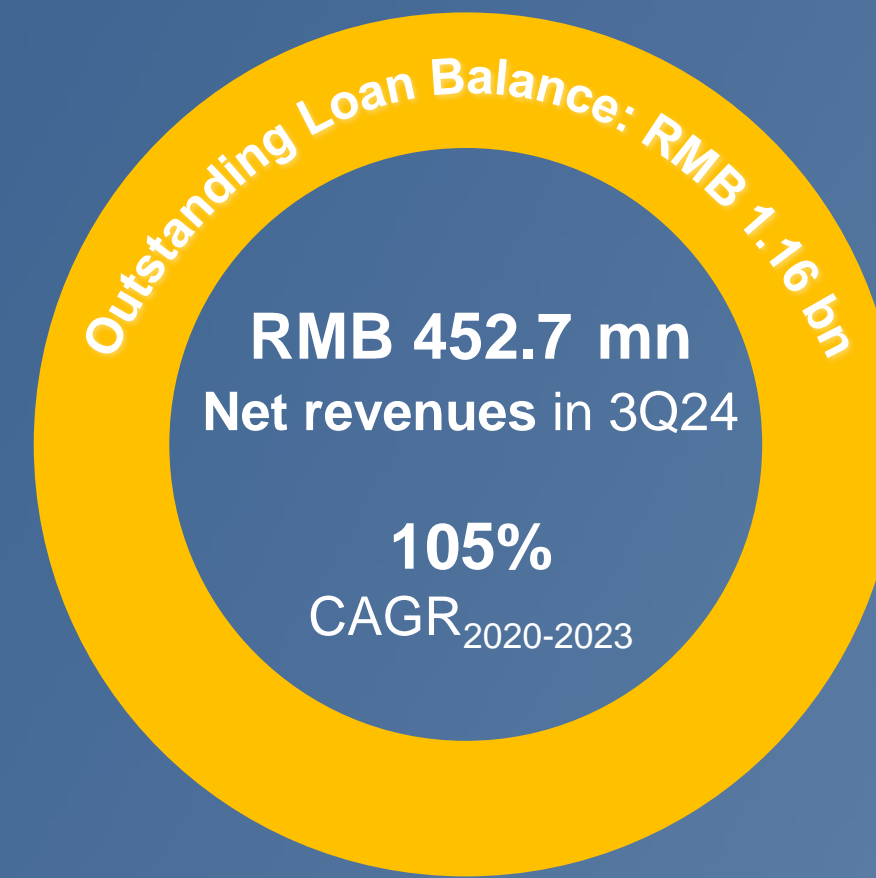
(1) The Nobel Peace Prize 2006 - “Bank for the Poor” to alleviate poverty through uncollateralized microcredit.

Local Excellence, Global Outlook

2007
CHINA



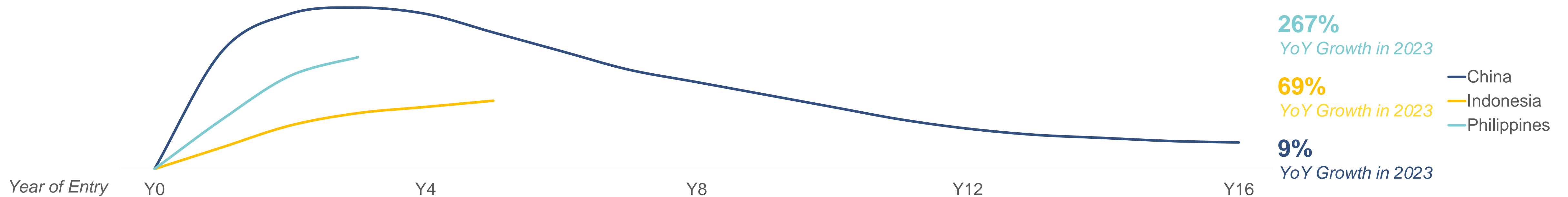
2018
INDONESIA



2020
PHILIPPINES



Illustration of Compound Annual Growth Rate of Transaction Volume⁽²⁾

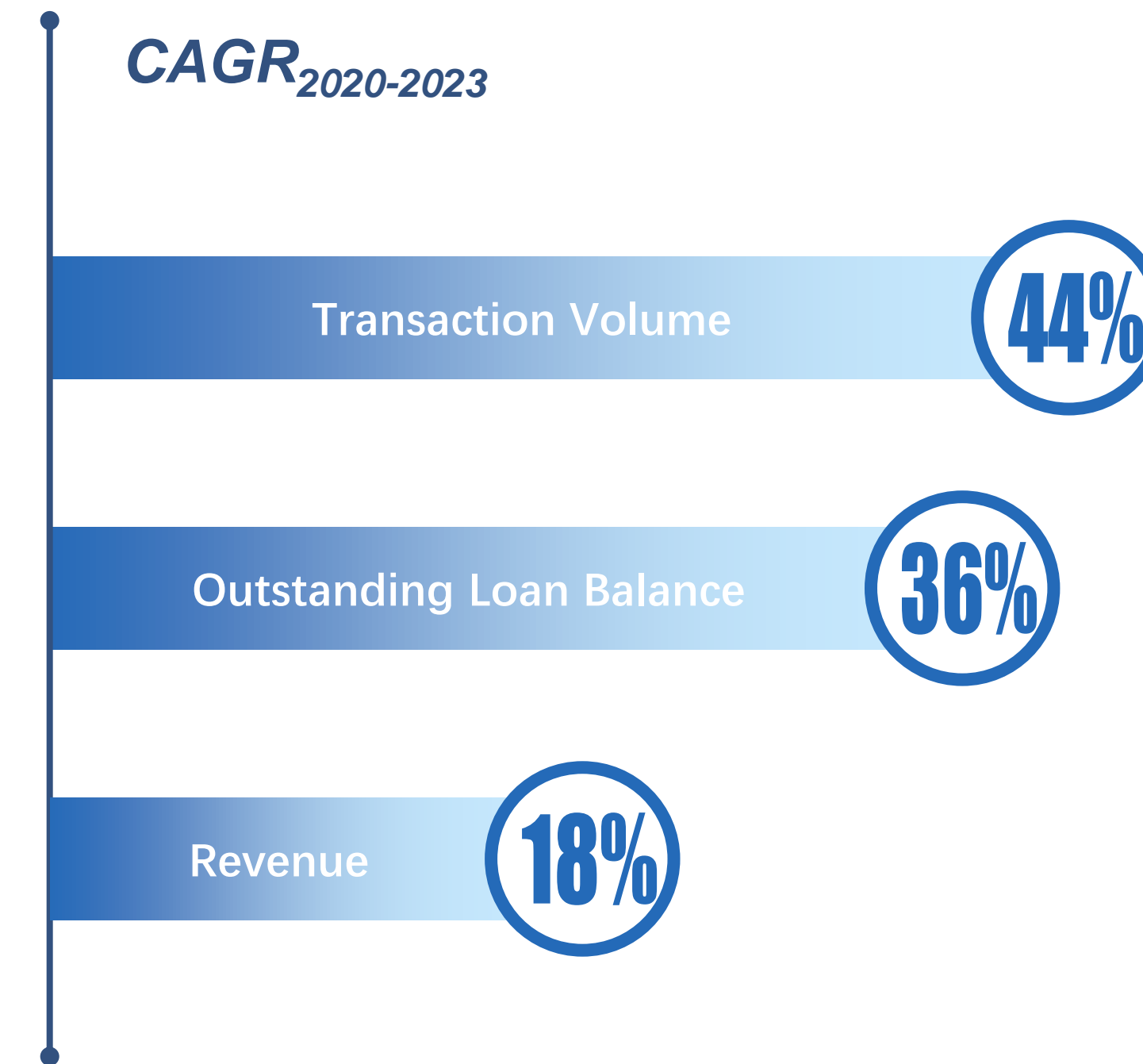
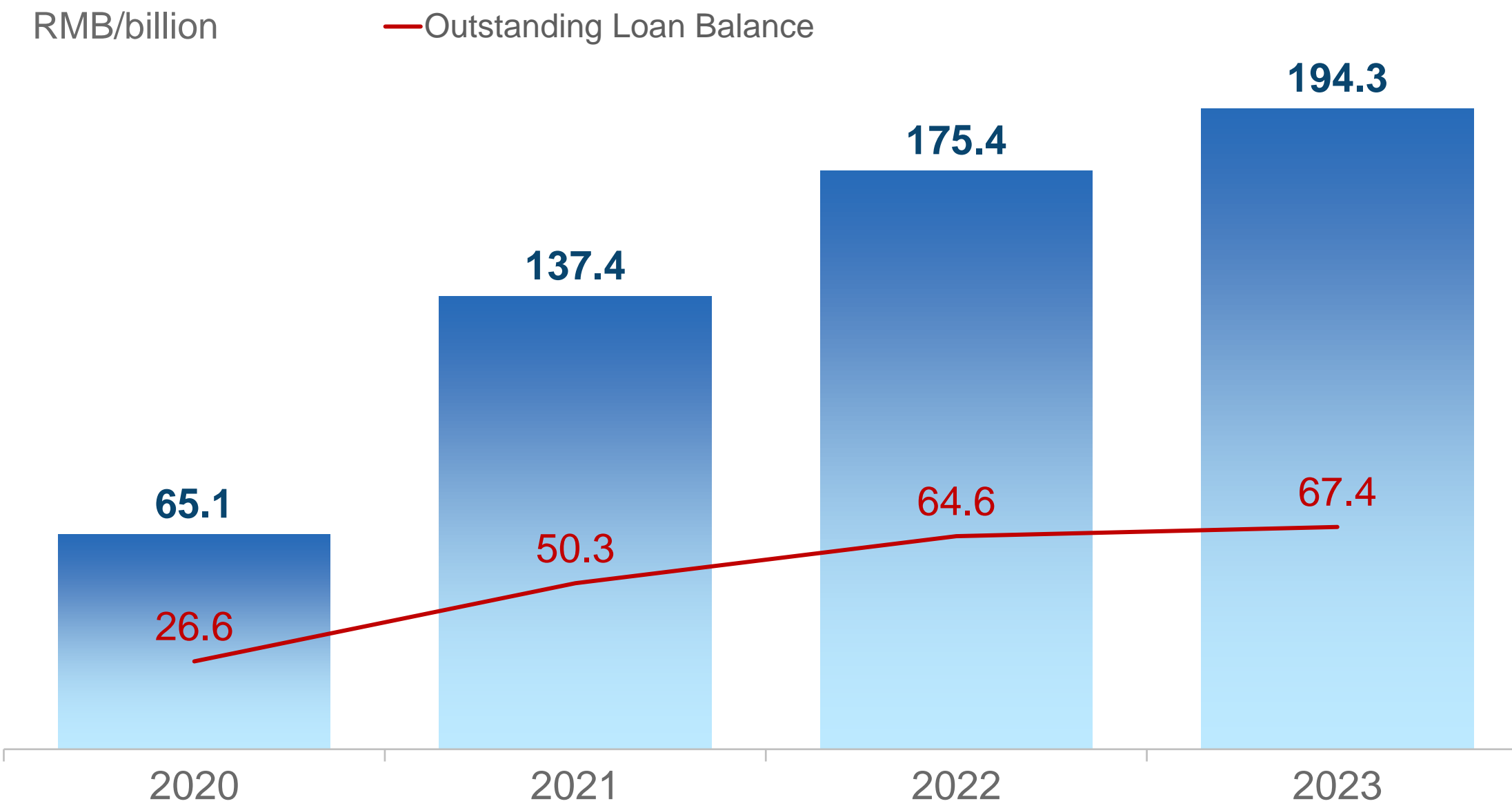


Models & algorithms have been developed and iterated based on user data and credit profiles accumulated over our 17 years of operating history in China, enabling us to efficiently expand across Pan-Asian markets and replicate our validated business model by leveraging our vast experience and know-how.

(1) All figures are as of September 30, 2024, unless otherwise stated.

(2) In the China market, the illustration line is based on the compound annual growth rate every 4 years from 2007 to 2023. In the Indonesia market, the illustration is based on the compound annual growth rate for 2018-2023, and for the Philippines market, it is for 2020-2023.

Transaction Volume



5 mm

Monthly Active Borrowers⁽¹⁾

10 mm

3Q24 Quarterly Transactions

Over **400** Cities

in Pan-Asian Region

33 mm

Cumulative Borrowers

RMB **68** bn

Outstanding Loan Balance

RMB **958** bn

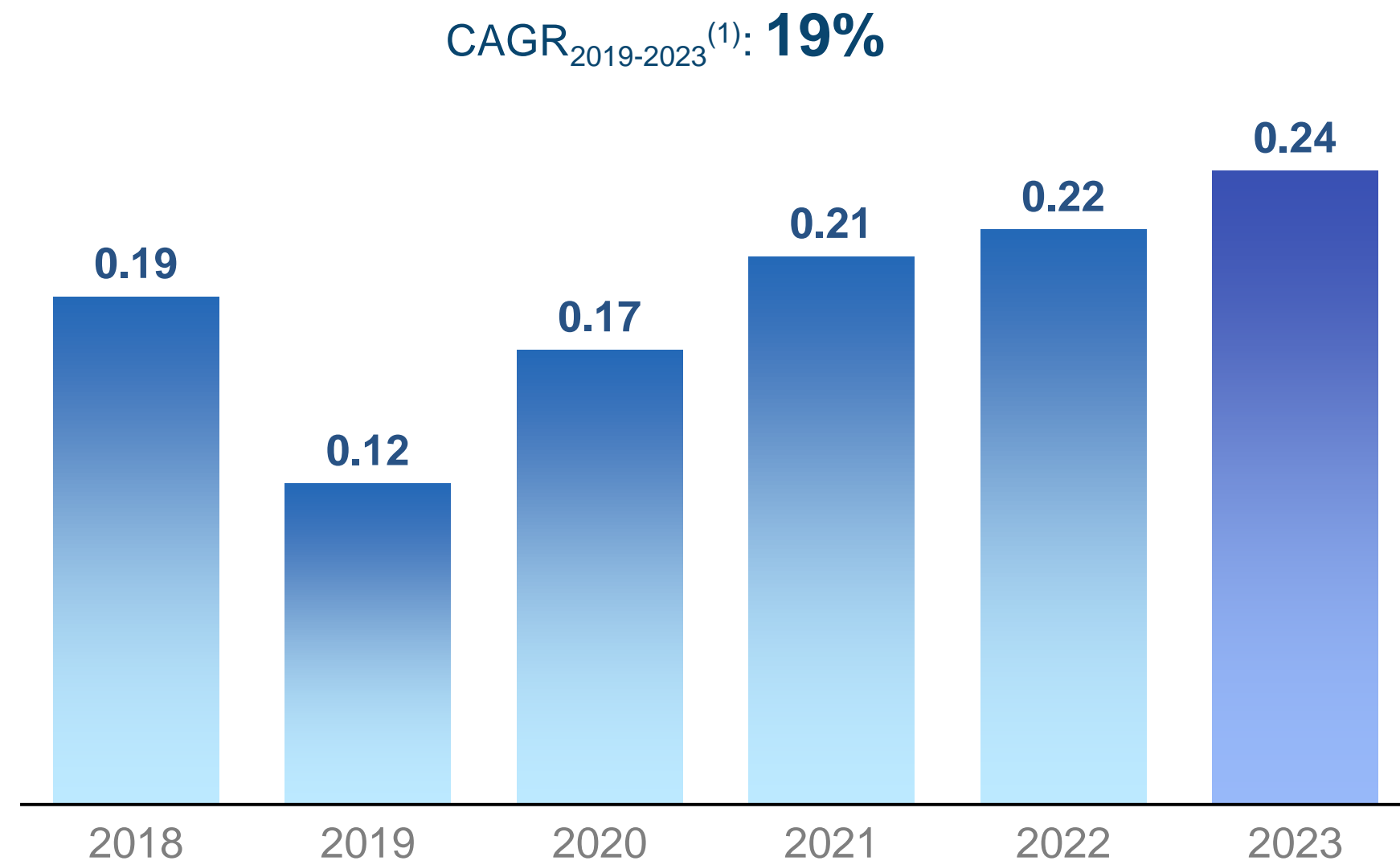
Cumulative Transaction Volume

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

Consistent Capital Return Program Highlights Long-term Value Creation

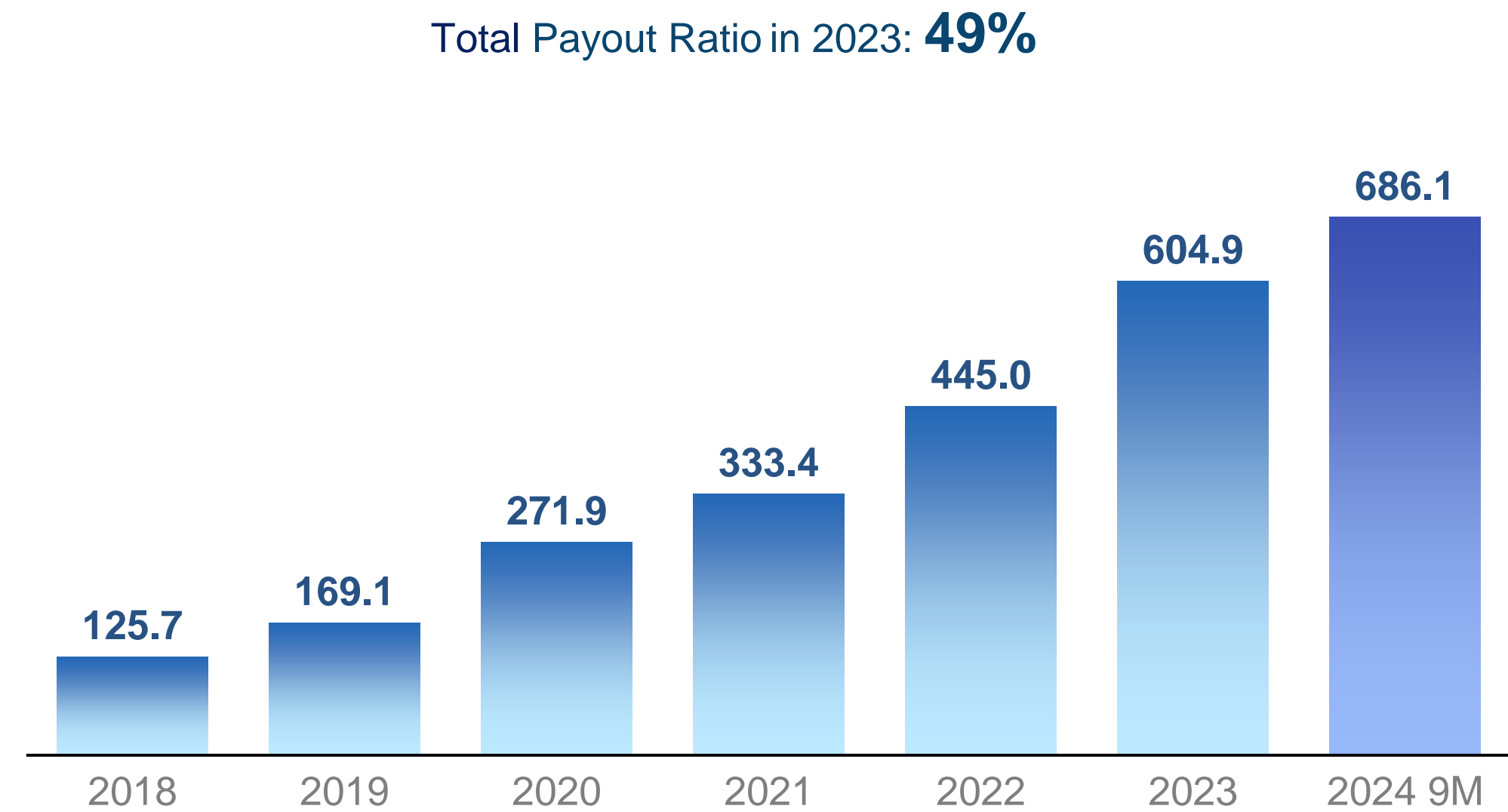
Dividend per ADS

US\$



Cumulative Value Returned to Shareholders

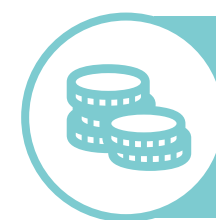
US\$/million



Dividend

US\$325.0 mn

Total dividend amount⁽²⁾



Share Repurchase

US\$361.1 mn

Share repurchase amount⁽²⁾



Total Capital Return

US\$686.1 mn

Cumulative value returned to shareholders⁽²⁾

(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) Figures as of September 30, 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 in Pan-Asian Markets

China Market



PPDai



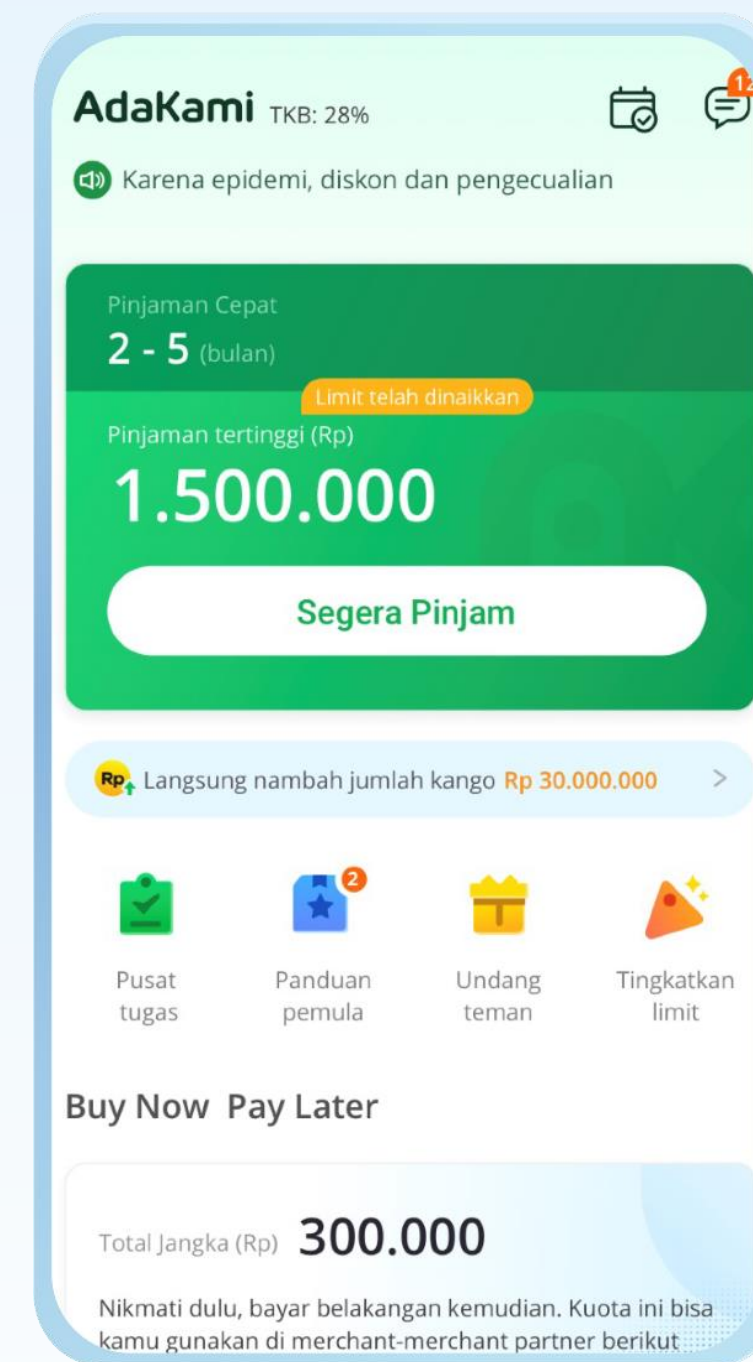
Installment for Consumers + Small Business Owners

Installment + Operational Funds + Credit

Indonesia Market



AdaKami



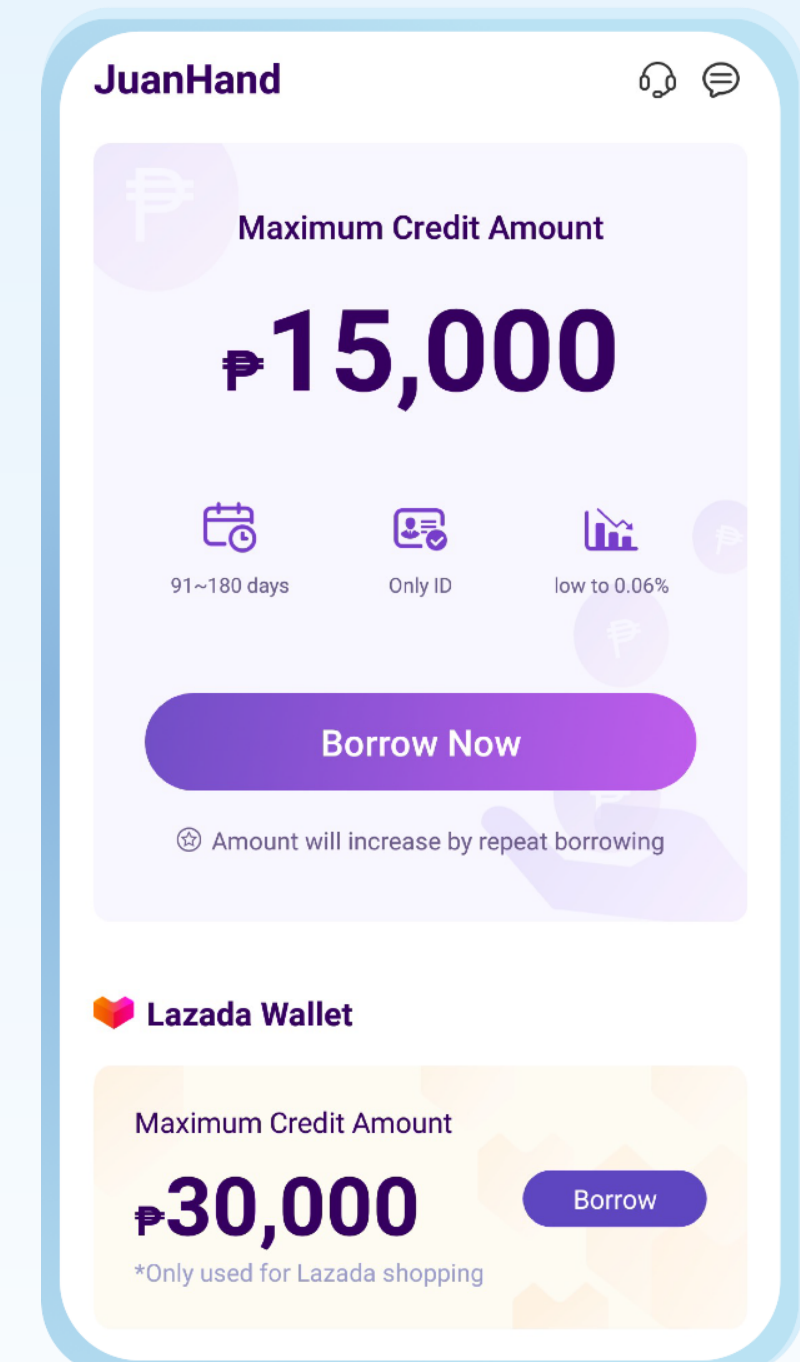
Consumer Installment

Consumption + Installment

Philippines Market



JuanHand



Consumer Installment

Consumption + Installment

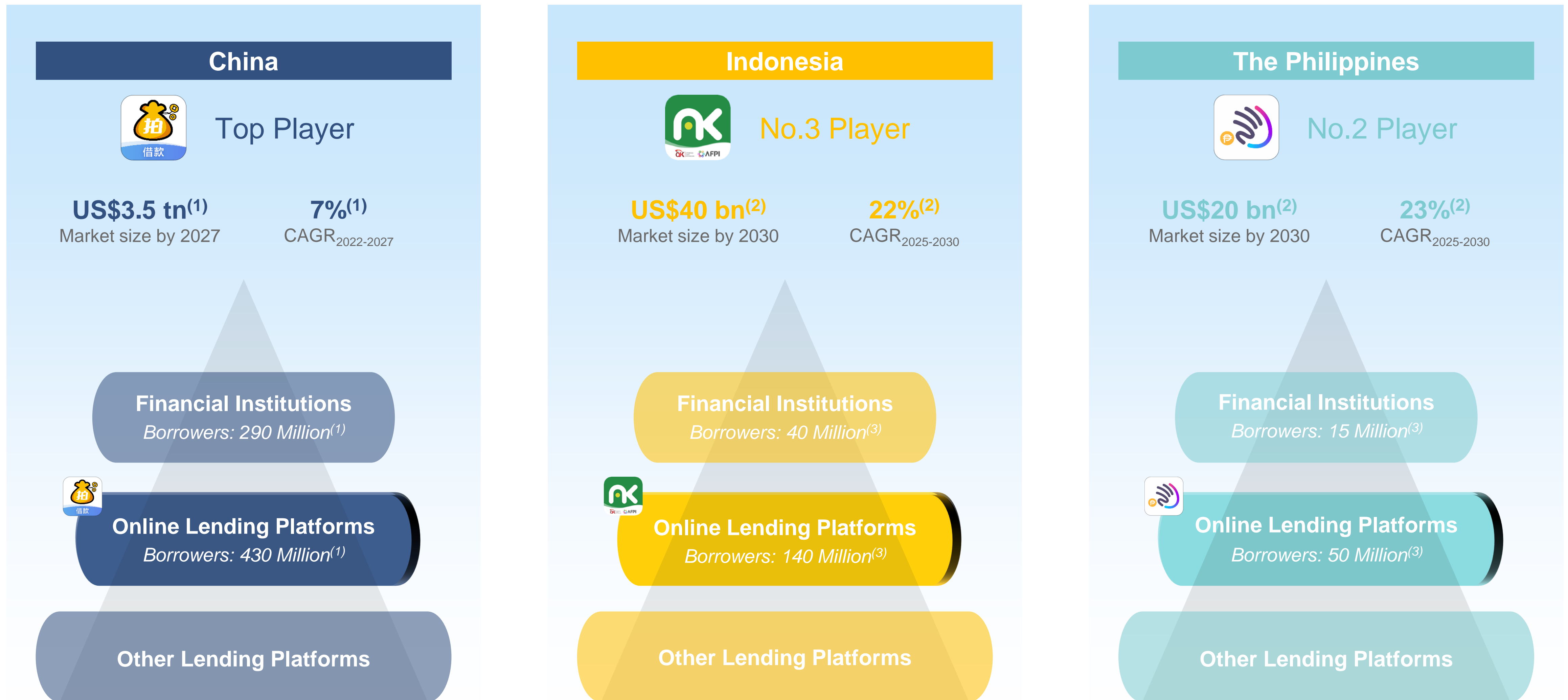


Product



Value Proposition

Industry Leader Poised to Capture Tremendous Market Opportunities



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-economy SEA 2023 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

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

25-34⁽¹⁾
Average age

US\$8,500-17,000⁽¹⁾
Annual income



Indonesia

Young Working Class

140 million
Target borrowers

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

18-30⁽²⁾
Average age

US\$2,200-4,000⁽²⁾
Annual income



The Philippines

Grassroots Workers

50 million
Target borrowers

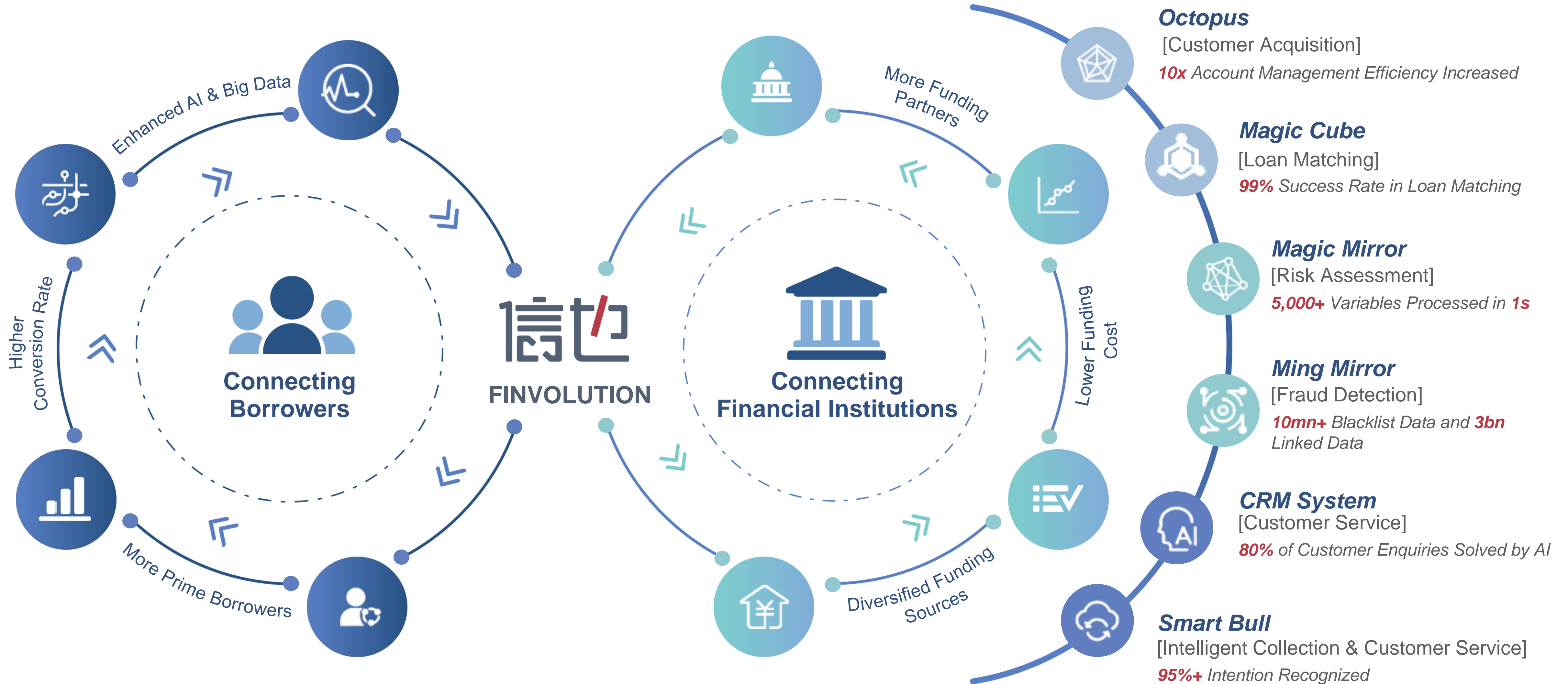
- Self-employed persons
- Factory workers
- Service industry or call center staff
- etc.

20-39⁽³⁾
Average age

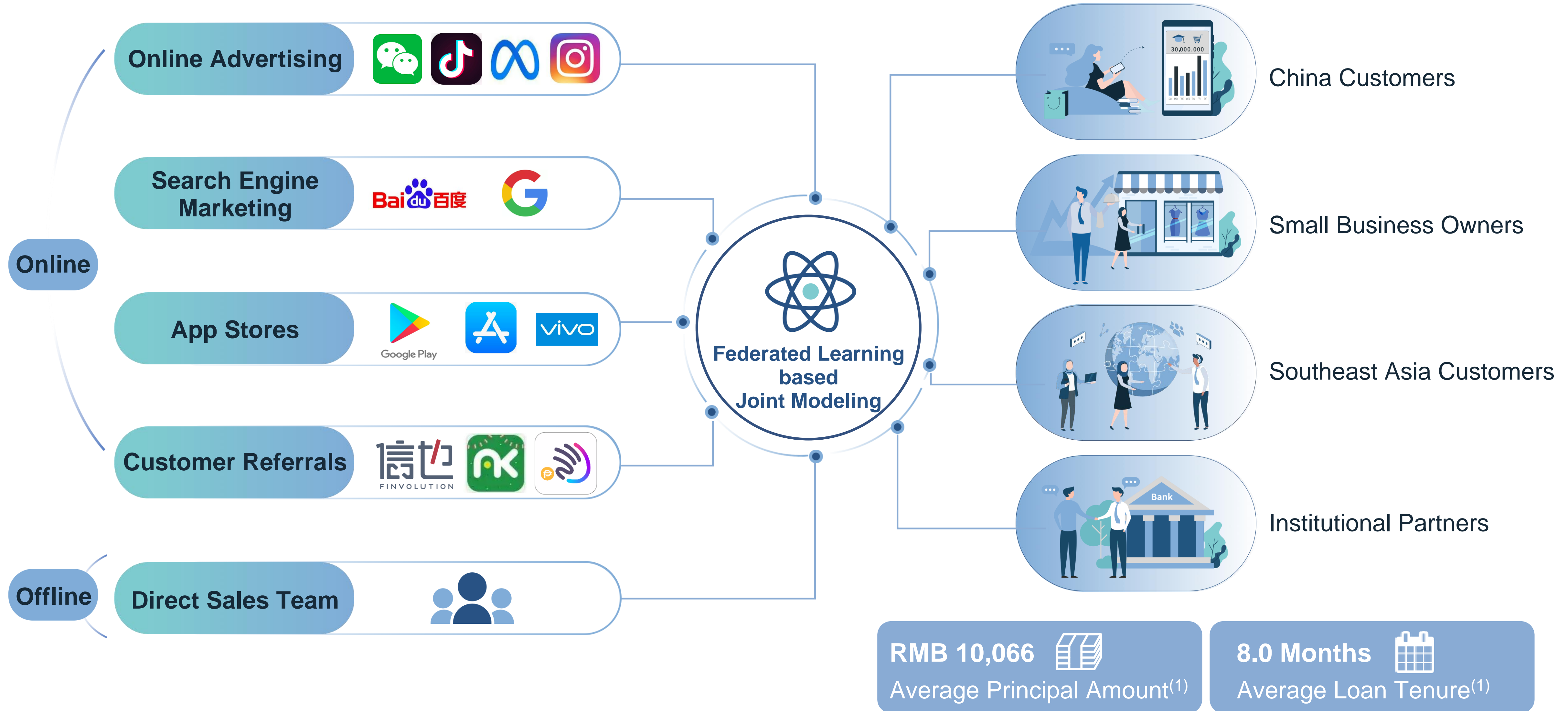
US\$2,500-5,000⁽⁴⁾
Annual income

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.

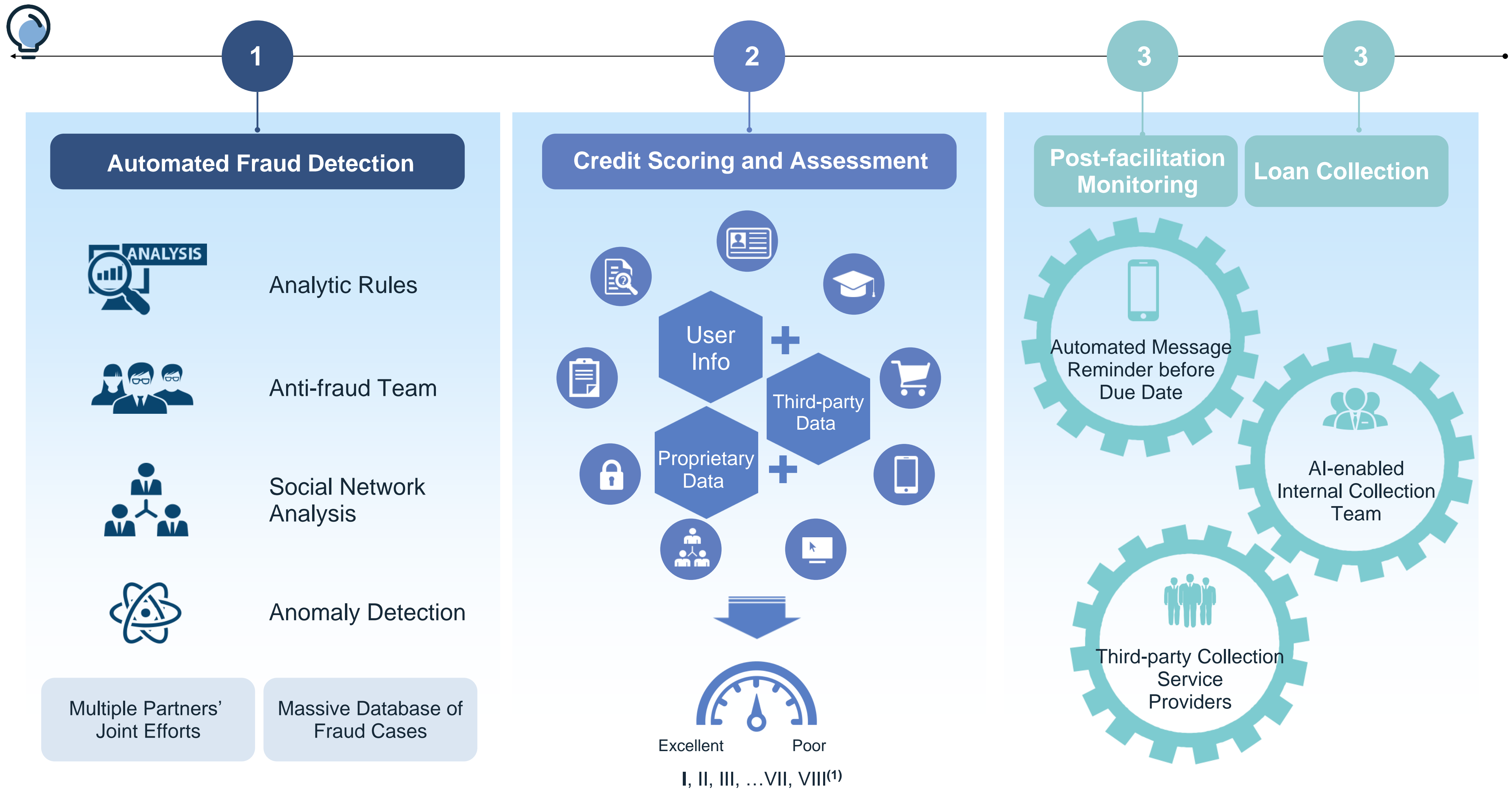
Customer Experience Improvement Empowered by Technologies



Customer Acquisition through Diversified Channels



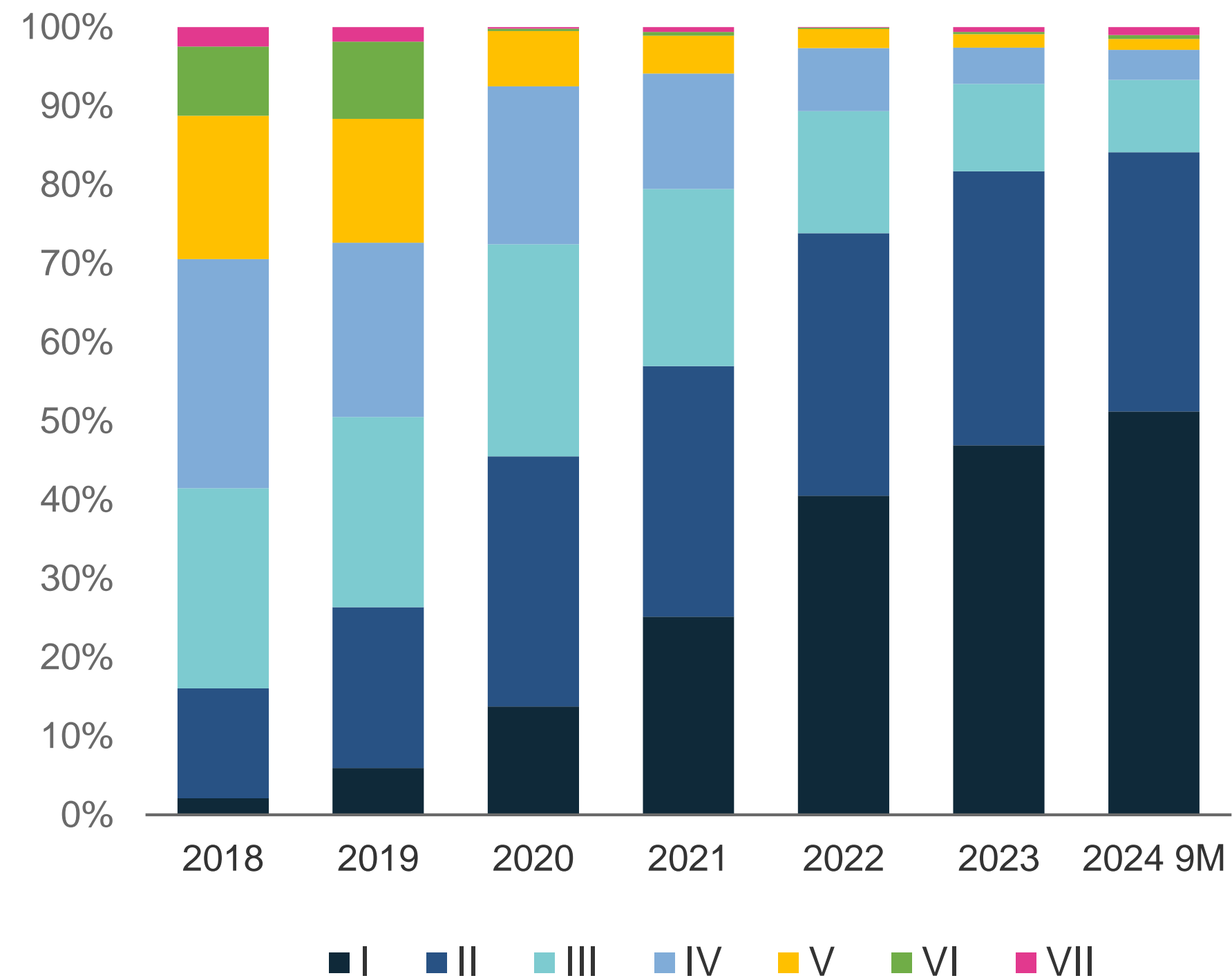
(1) Calculated based on transaction volume on our marketplace in China's mainland in the three months ended September 30, 2024.



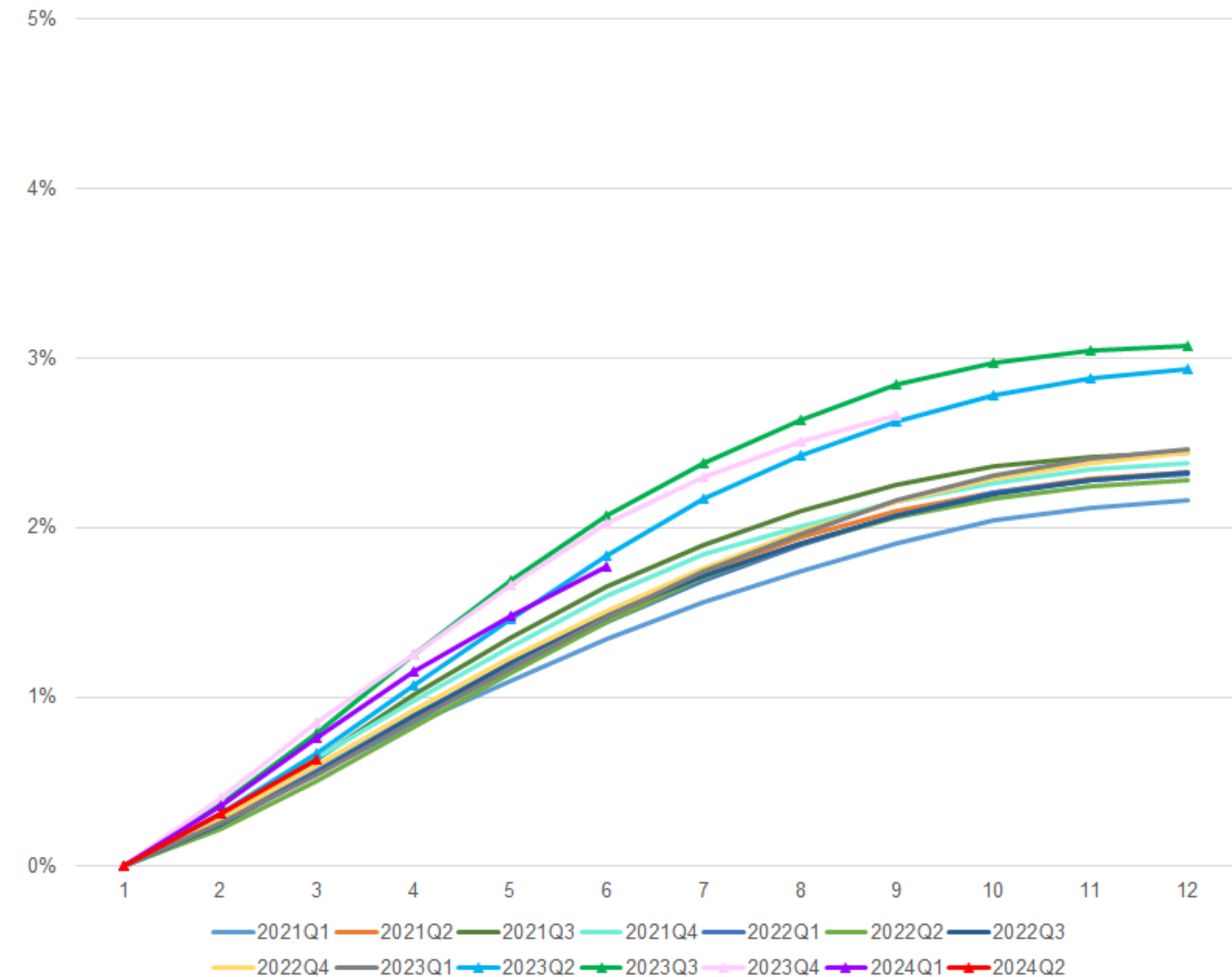
(1) Loan applicants with credit rating of VIII will be rejected.

Proportion of Transaction Volume by Credit Rating⁽¹⁾

Shift towards Better Quality Borrowers



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 September 30, 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.

1

Comprehensive Know-how

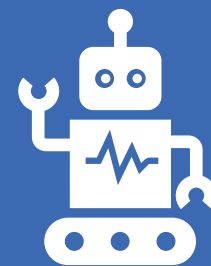
- Expertise in navigating different credit cycles over the past 17 years
- Proven ability to replicate success in international markets



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 partners 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)



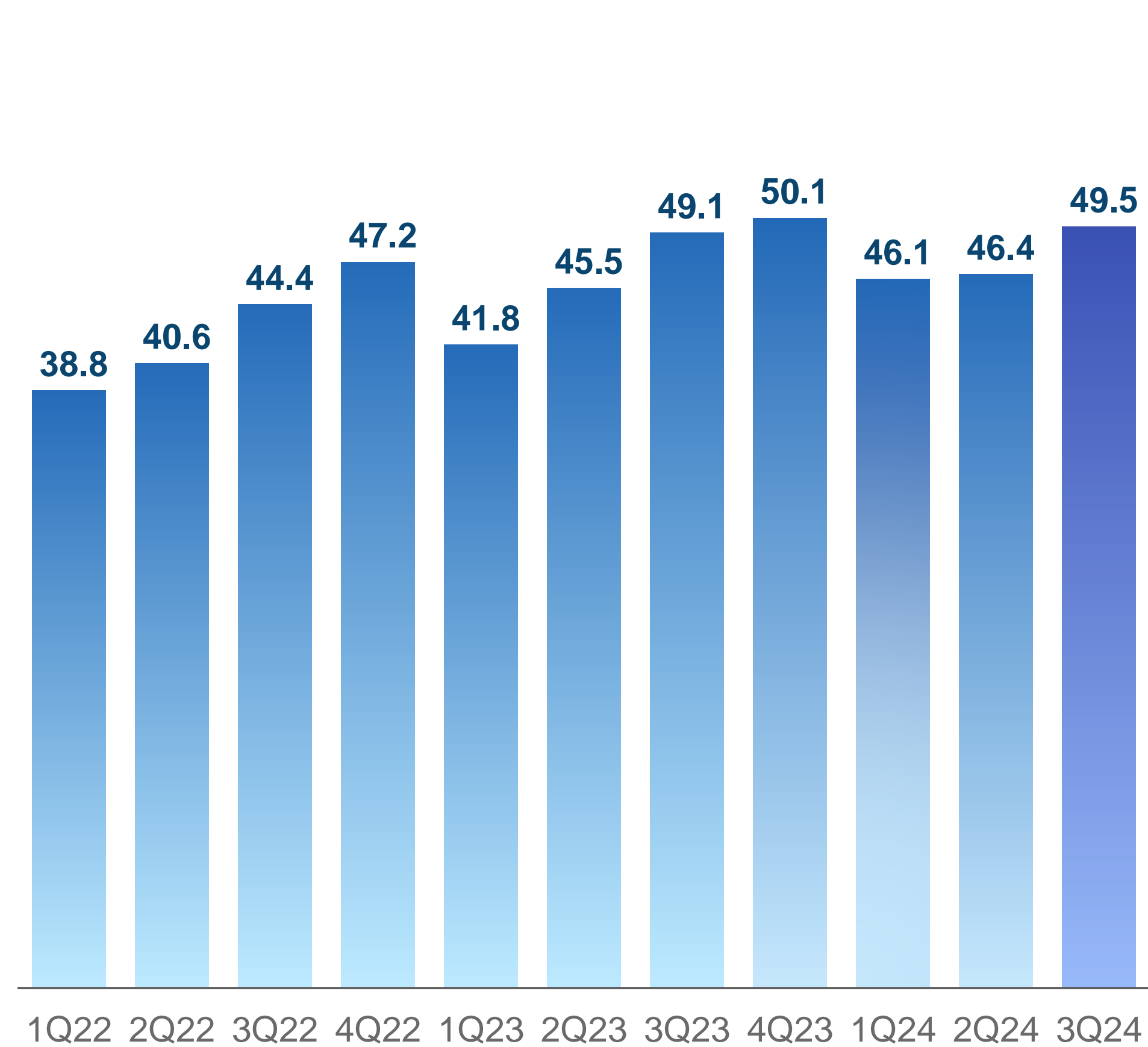
■ Education:
 - Peking University
 - Purdue University

Operational & Financial Metrics



Transaction Volume in China Market⁽¹⁾

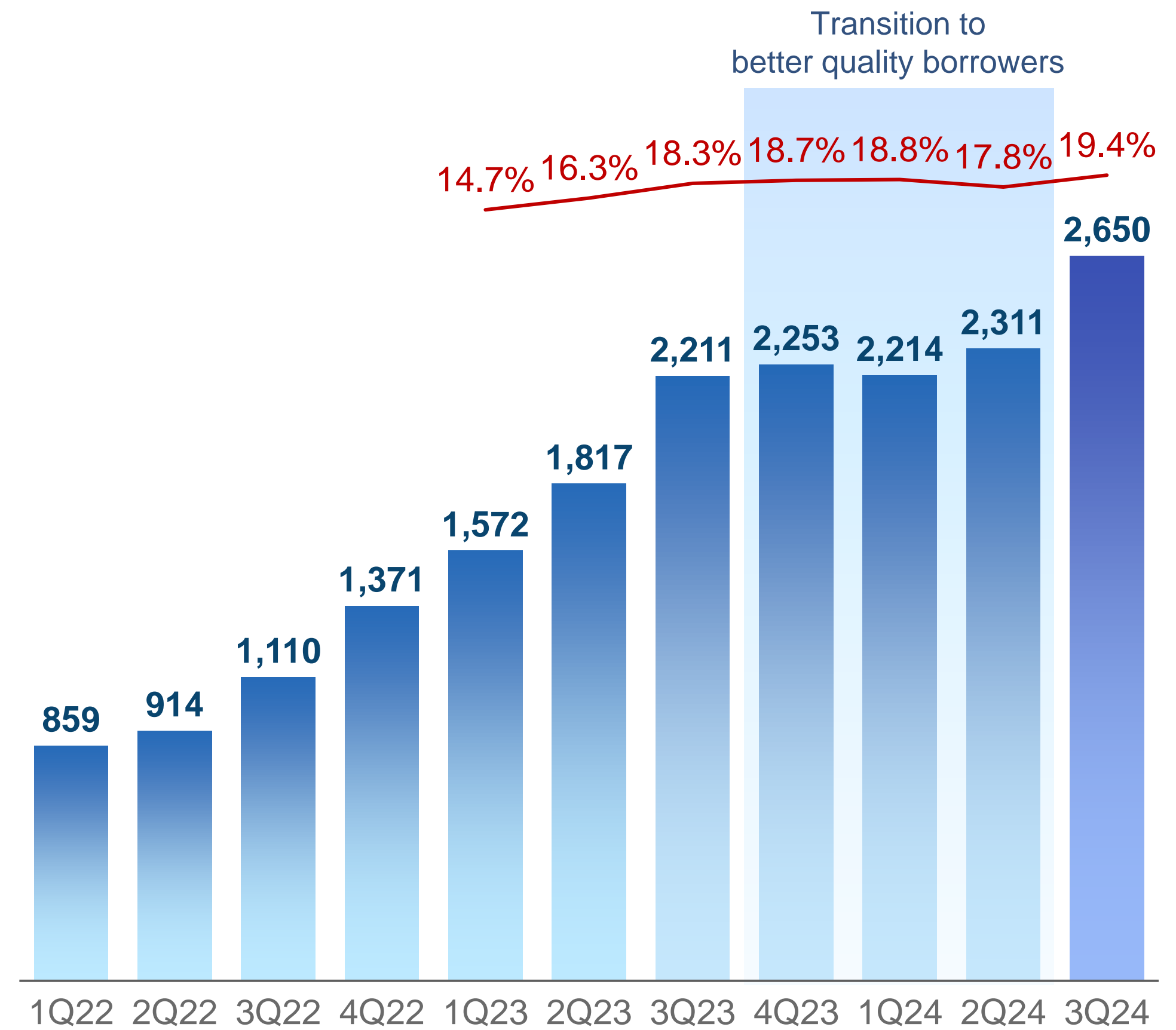
RMB billion



Transaction Volume in International Markets⁽¹⁾

RMB million

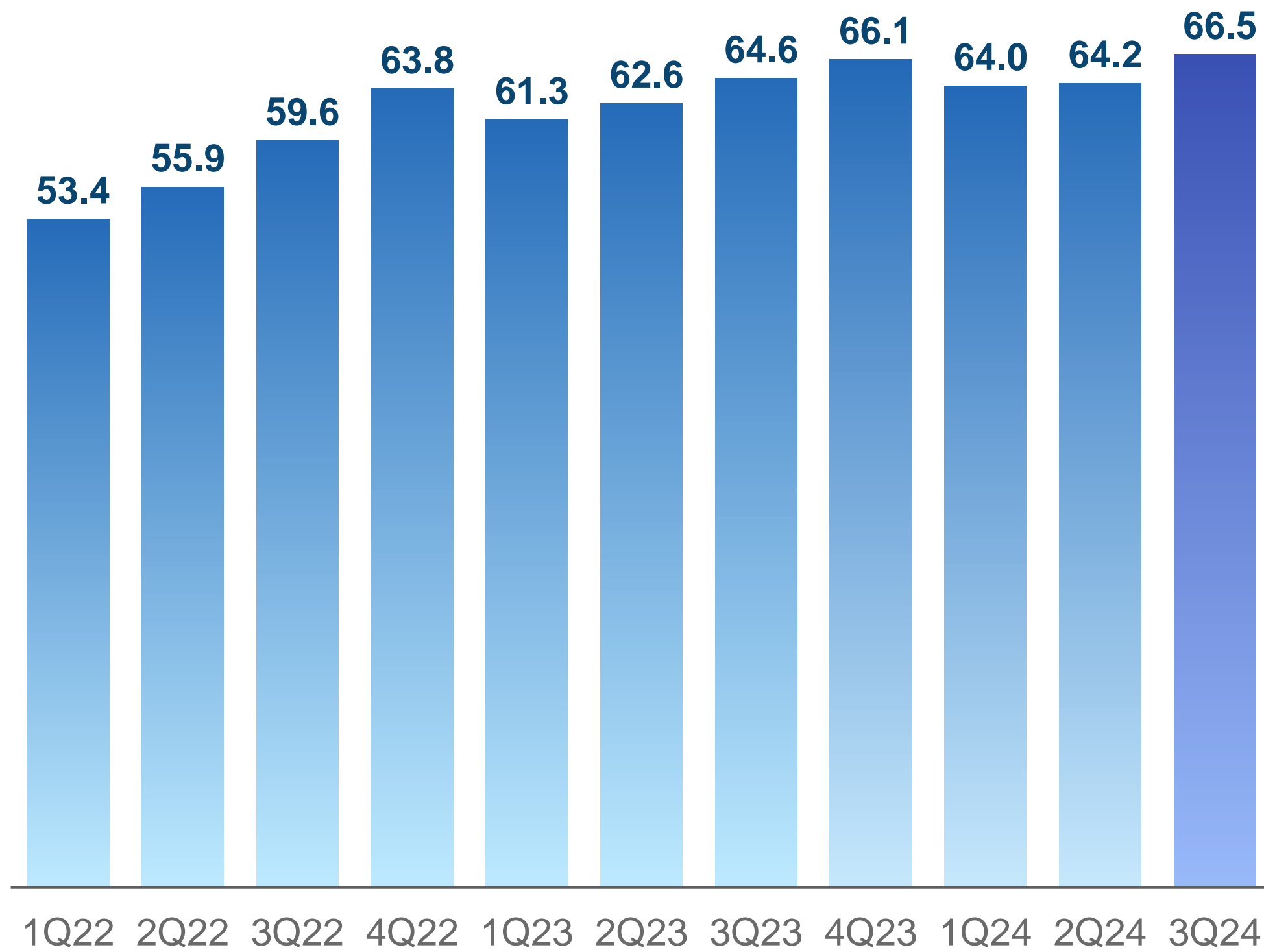
— Revenue from International Markets as % of Total Revenue



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

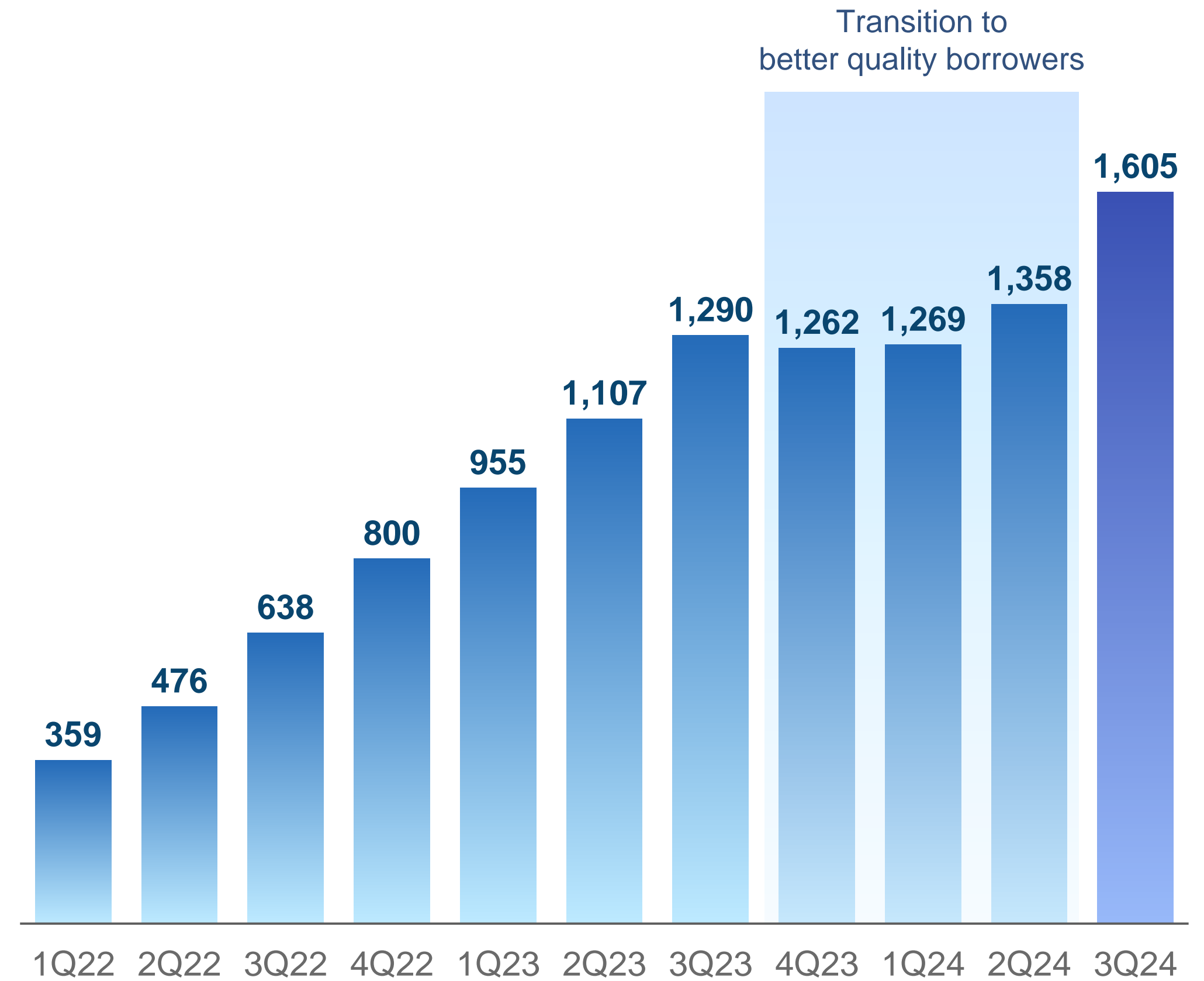
Outstanding Loan Balance of China Business⁽¹⁾

RMB billion



Outstanding Loan Balance of International Business⁽²⁾

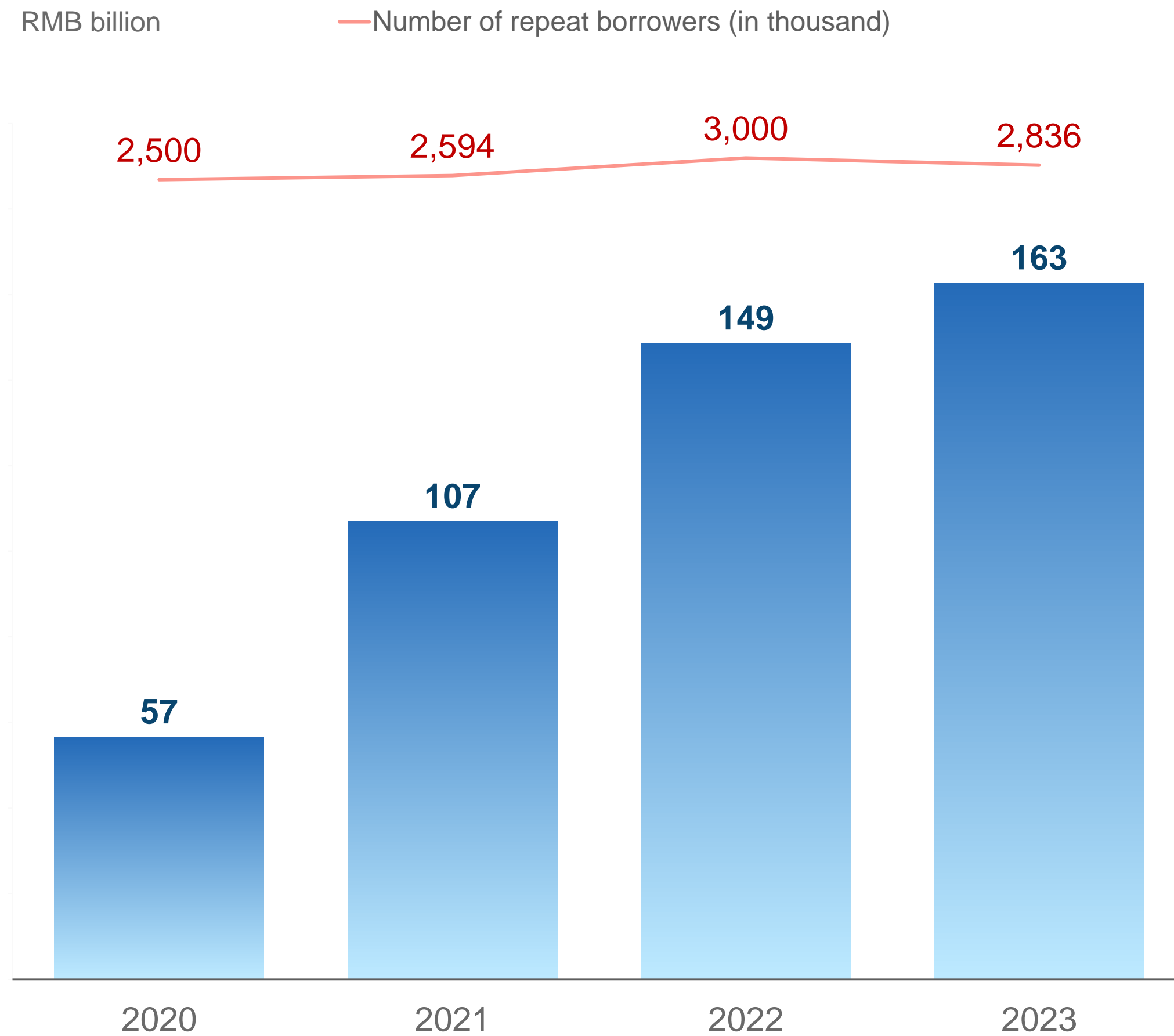
RMB million



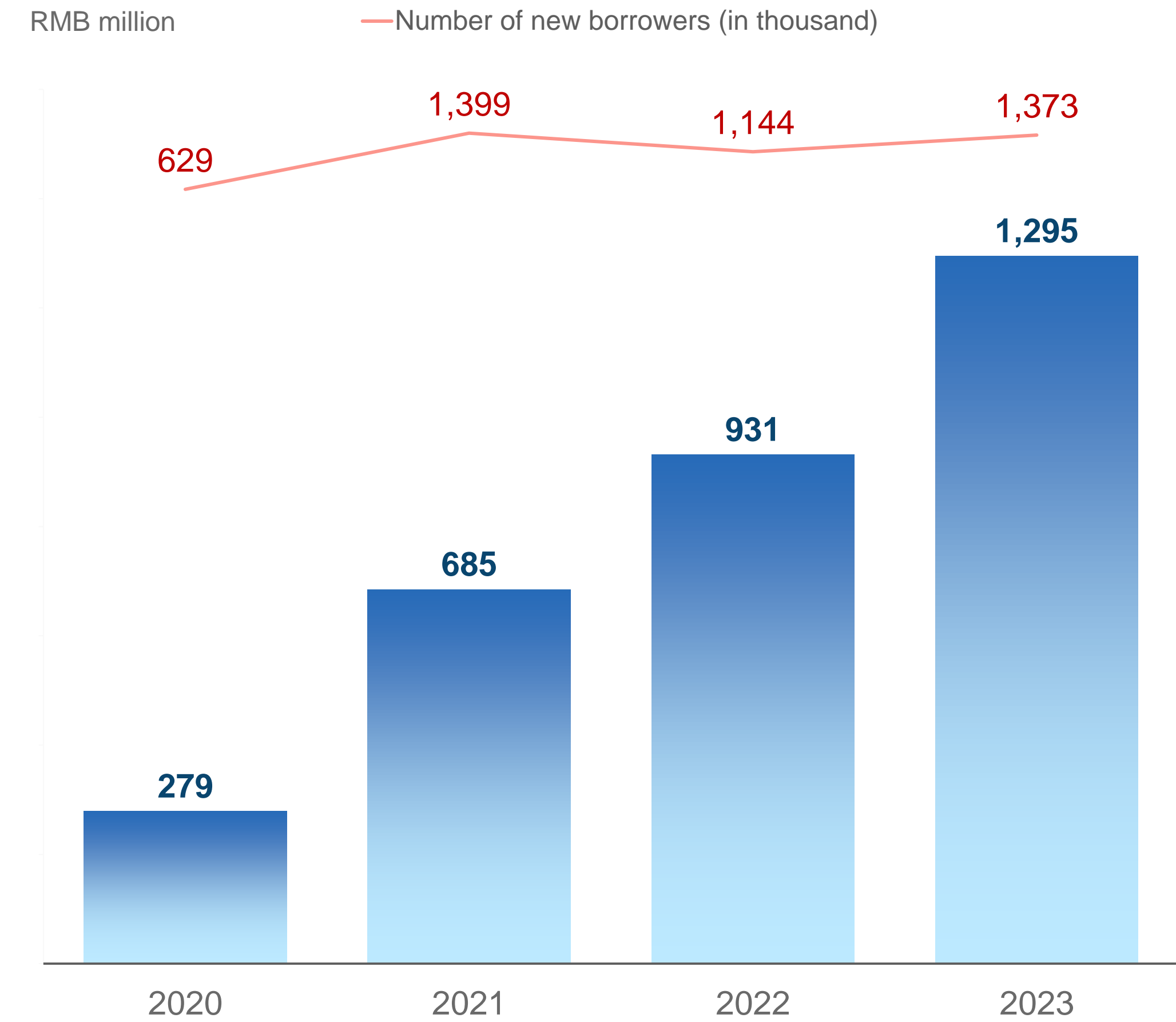
(1) Outstanding loan balance of China business refers to the balance of outstanding loans delinquent within 180 days as of the end of each period in the China market.

(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⁾

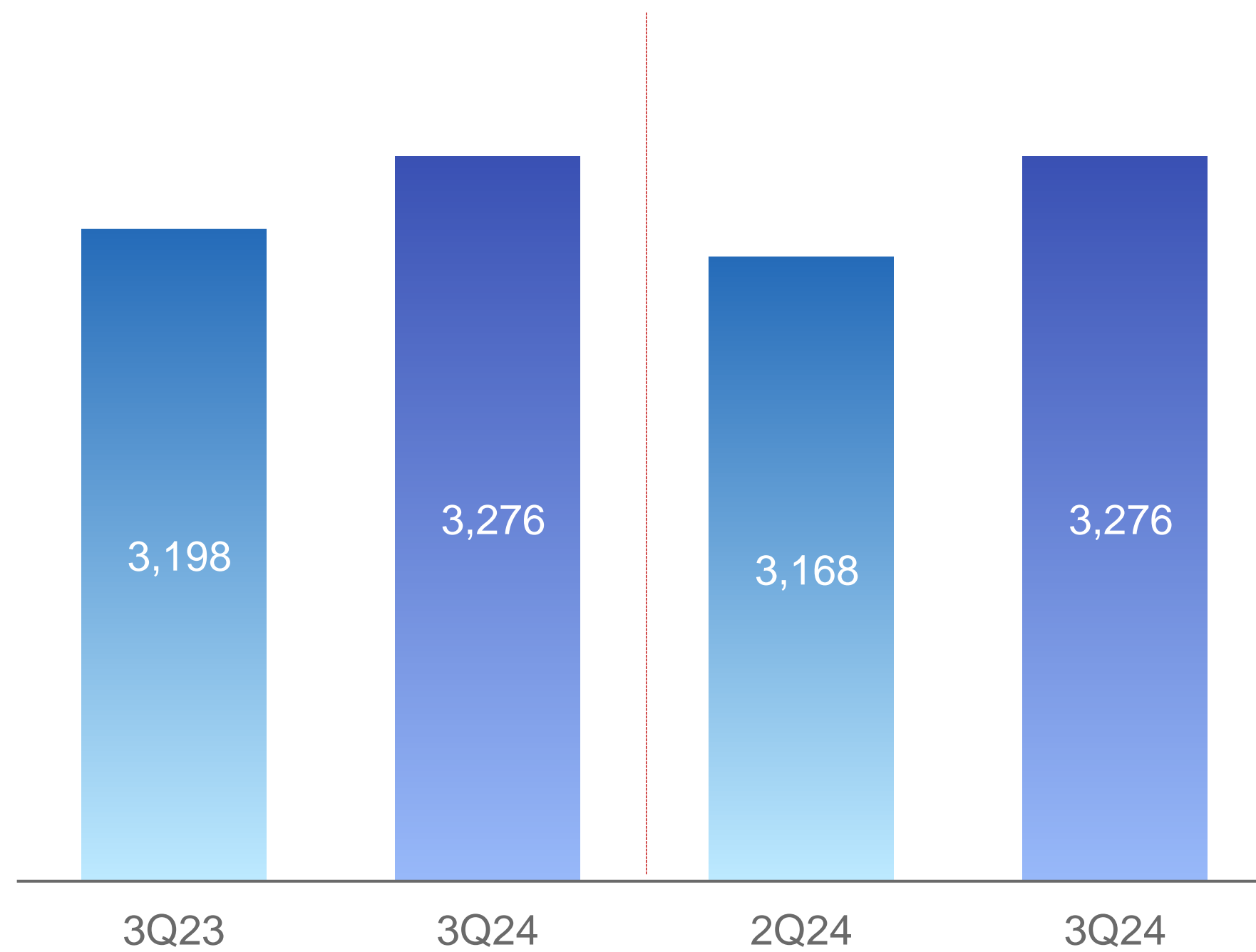


(1) Repeat borrowers are those who have successfully borrowed on our platform in the China market at least once before each period.

(2) New borrowers are those who have successfully borrowed for the first time on our platforms during each period in international markets.

Operating Revenue

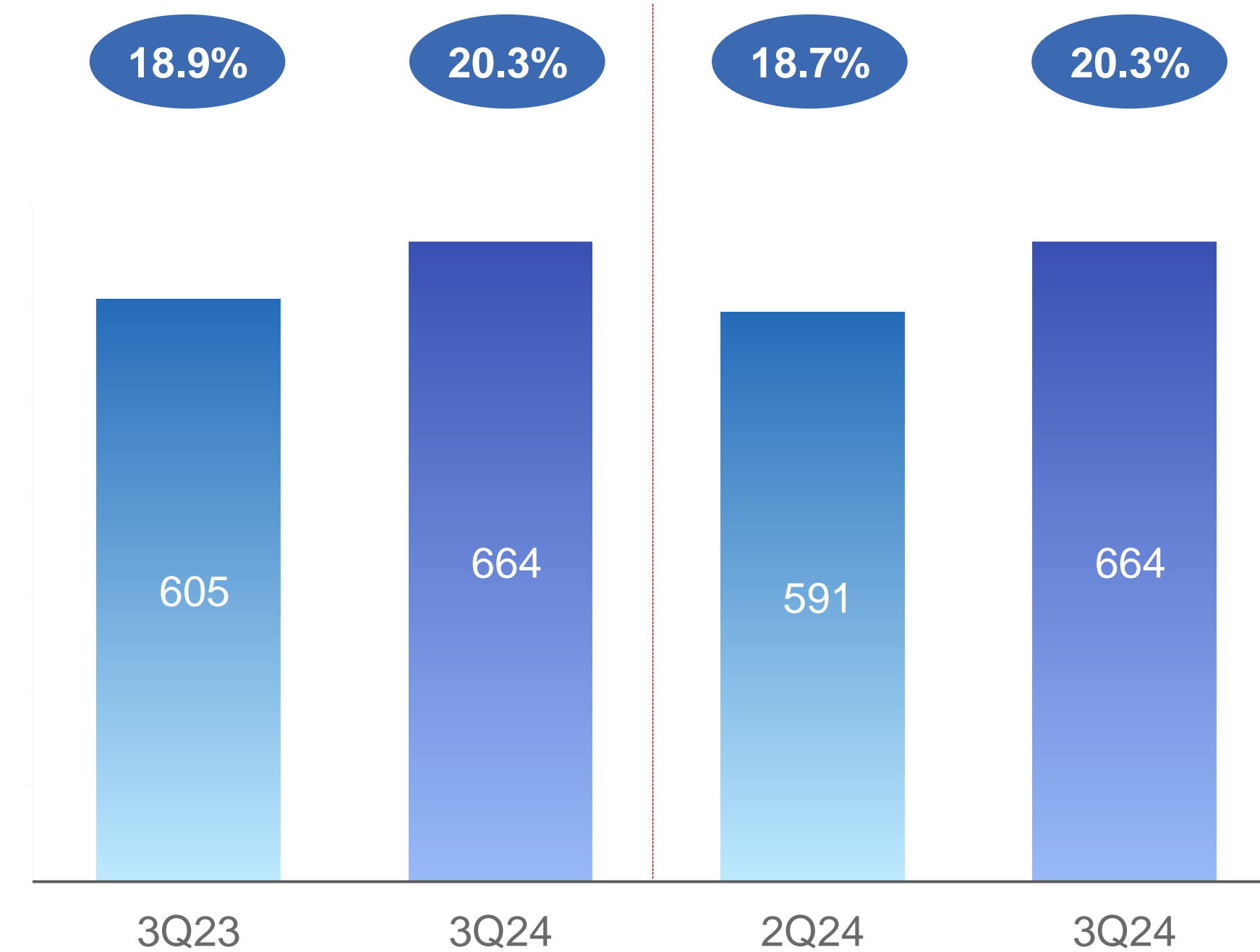
RMB million



Non-GAAP Net Profit⁽¹⁾

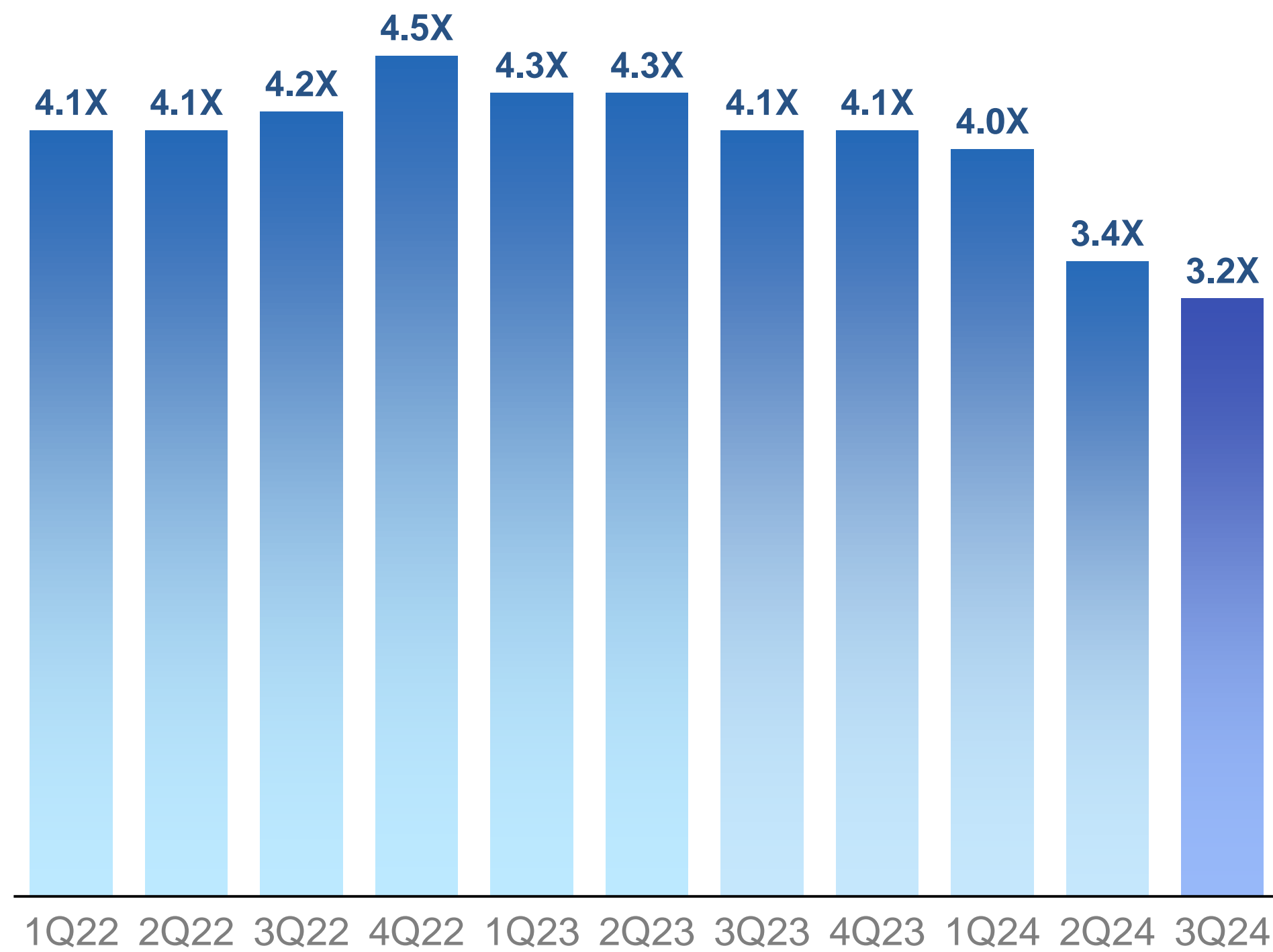
RMB million

% Non-GAAP Net Margin



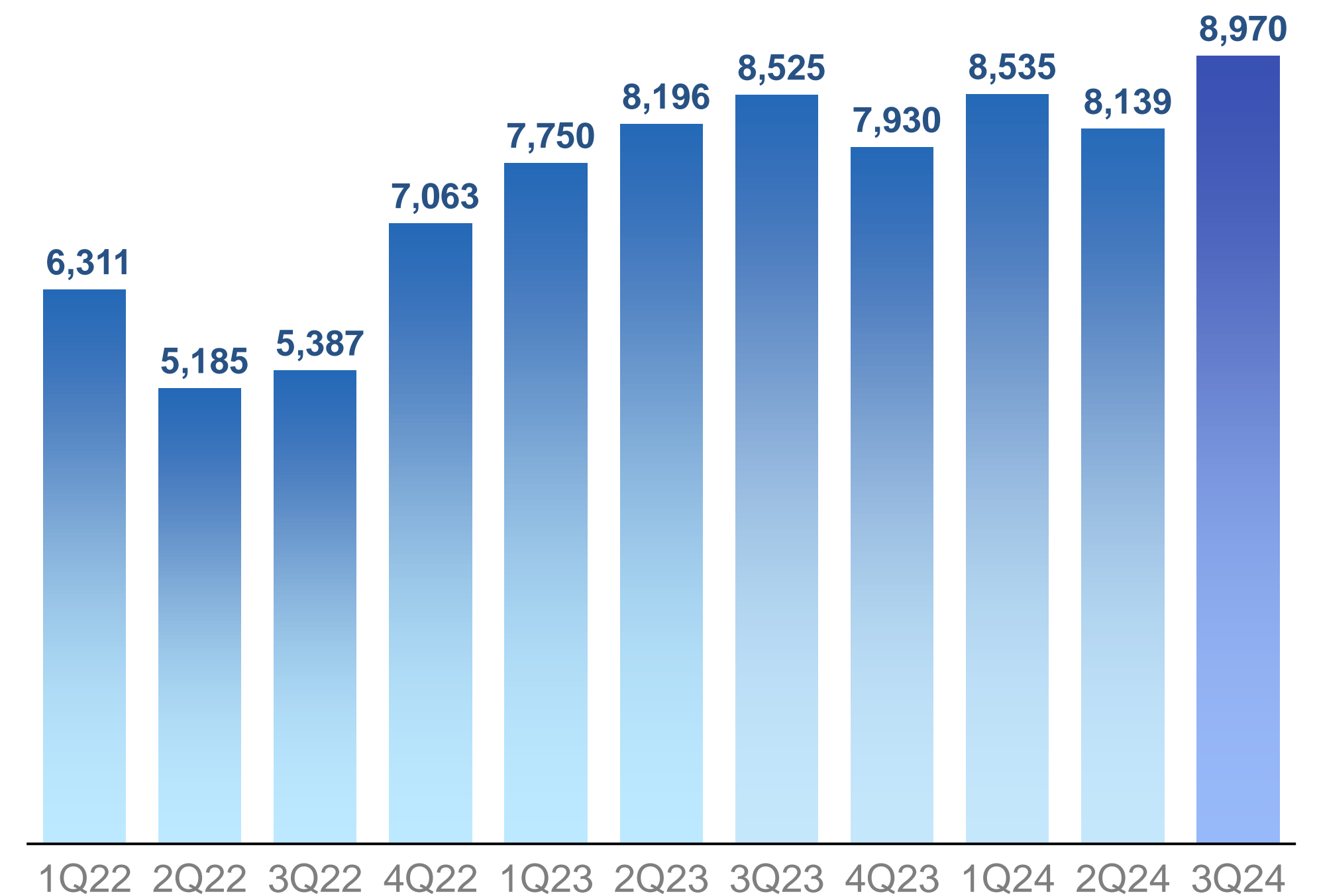
(1) Non-GAAP net profit for 3Q 2023, which mainly excludes share-based compensation expenses of RMB30.4 million.
 Non-GAAP net profit for 2Q 2024, which mainly excludes share-based compensation expenses of RMB40.1 million.
 Non-GAAP net profit for 3Q 2024, which mainly excludes share-based compensation expenses of RMB39.6 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