



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT 2020

FinVolution

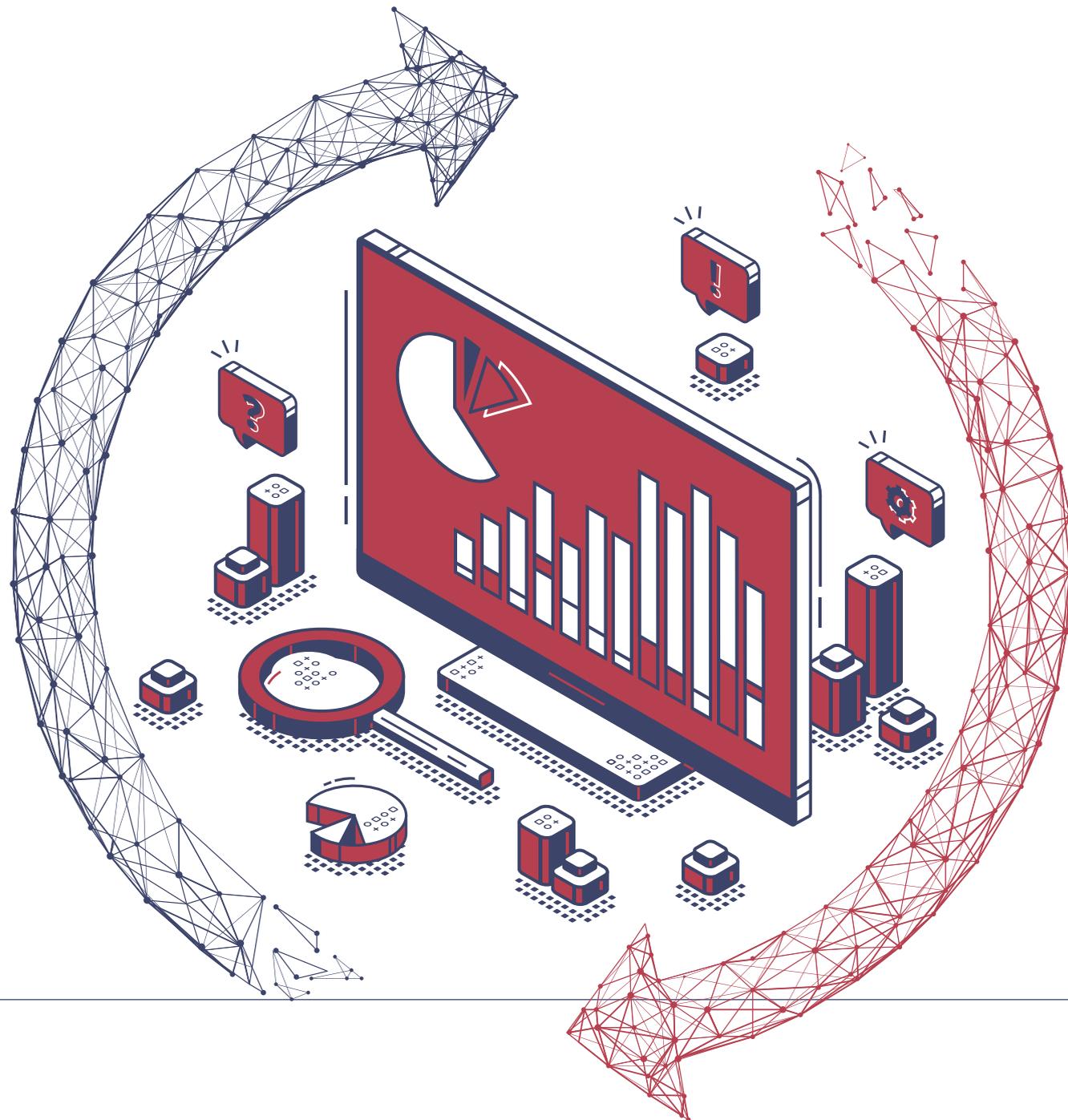


Table of content

03	About the Report		
04	Message from CEO		
	01. About Finvolution		
07	About us		
09	Organizational structure		
10	Diversified governance		
10	Market performance		
11	Membership of association		
11	Major honors and awards		
	02. Commitment to Governance		
13	ESG Concept		
13	ESG Management		
14	Stakeholder Engagement		
15	Materiality Assessment		
	03. Commitment to Our Business		
20	Technological empowerment		
21	Assess to finance		
28	Customer as a priority		
31	Protect the interests of partners		
32	Information security and privacy protection		
	04. Commitment to Operation		
37	Comprehensive Risk Management		
41	Business ethics and integrity		
42	Supplier management		
	05. Commitment to Employees		
46	Legal employment		
52	Training and development		
56	Health and safety		
	06. Commitment to Environment		
59	Carbon Neutrality Targets		
60	Low-Carbon Operation		
61	Waste Reduction		
61	Response to Climate Change		
	07. Commitment to Industry and Community		
63	Promoting Industrial Exchanges and Development		
64	Engagement in Community Welfare Services		
	Appendix		
68	Appendix I – GRI Content Index		
72	Appendix II – Readers Feedback Form		

About the Report

/ Overview

This report is the third Environment, Social and Governance (ESG) Report of FinVolution Group Inc. (hereinafter referred to as “FinVolution”, the “Company”, “we” or “us”). This report discloses the ESG performance of FinVolution in an open and transparent manner for stakeholders to develop a more comprehensive understanding of the management and operations of FinVolution.

/ Reporting Period

This report mainly covers the period from January 1, 2020 to December 31, 2020 (hereinafter referred to as the “Reporting Period”). Parts of the report may include content from previous years.

/ Reporting Scope and Boundary

Unless otherwise stated, this report discloses operations of FinVolution’s interest entities and subsidiaries.

/ Reporting Standards/Guiding Principle

The Report is prepared in compliance with the core option of the Global Reporting Initiative’s Sustainability Reporting Standards (GRI Standards), and in the reference with the MSCI ESG Ratings Methodology. GRI Standards Index can be found in the Appendix of this report.

/ Sources of Information and Reliability

The policies, information, and data in this report are from official documents, statistical reports and public information of FinVolution, and are reviewed by relevant departments. We undertake that this report does not contain any false representation or misleading statements and take responsibility for the truthfulness, accuracy, and completeness of the contents of this report. We adopted coherent statistical disclosure methods to ensure that key performance indicators are quantified and subject to meaningful comparison.

All monetary amounts quoted in the report are shown in Renminbi (“RMB”), the legal currency of China.

/ Report Language and Access

This report is published in Simplified Chinese and English and is available on the official Investor Relations website of FinVolution Group (<https://ir.finvgroup.com>).

/ Safe Harbor Statement

This report contains forward-looking statements. These statements constitute “forward-looking” statements within the meaning of Section 21E of the Securities Exchange Act of 1934, as amended, and as defined in the U.S. Private Securities Litigation Reform Act of 1995. These forward-looking statements can be identified by terminology such as “will,” “expects,” “anticipates,” “future,” “intends,” “plans,” “believes,” “estimates,” “target,” “confident” and similar statements. Such statements are based upon management’s current expectations and current market and operating conditions and relate to events that involve known or unknown risks, uncertainties and other factors, all of which are difficult to predict and many of which are beyond the Company’s control. Forward-looking statements involve risks, uncertainties and other factors that could cause actual results to differ materially from those contained in any such statements. Potential risks and uncertainties include, but are not limited to, uncertainties as to the Company’s ability to attract and retain borrowers and investors on its marketplace, its ability to increase volume of loans facilitated through the Company’s marketplace, its ability to introduce new loan products and platform enhancements, its ability to compete effectively, laws, regulations and governmental policies relating to the online consumer finance industry in China, general economic conditions in China, and the Company’s ability to meet the standards necessary to maintain listing of its ADSs on the NYSE, including its ability to cure any non-compliance with the NYSE’s continued listing criteria. Further information regarding these and other risks, uncertainties or factors is included in the Company’s filings with the U.S. Securities and Exchange Commission. FinVolution does not undertake any obligation to update any forward-looking statement as a result of new information, future events or otherwise, except as required under applicable law.

CEO's Statement



It has been a challenging year for everyone. The global pandemic essentially upended our way of life and how we work in 2020, and the entire consumer finance industry also experienced continuous challenges of "financial risk clean-up" starting at the end of 2017. In the face of adversities, we continue to think and practice. Relying on years of accumulated experience in the field of financial technology, combined with our own advanced technical capabilities, we have successfully completed a series of major and challenging transformations. In 2020, we accomplished the comprehensive exit of P2P business, improved our scientific and technological innovation ability, strengthened the cooperation with licensed financial institutions, and finally shifted toward better quality borrowers. We are determined to provide customers with better products and better services and continue to create value for our customers and the society.

As of December 31, 2020, the Company had over 116.1 million cumulative registered users, and the cumulative loan origination volume reached RMB299.7 billion. In 2020, we achieved loan origination volume of RMB64.1 billion, operating revenue of RMB7.563 billion, net income of RMB1.9686 billion. Despite the difficulties caused by the pandemic, FinVolution's financial performance for the year remained solid, proving the flexibility and adaptability of our business model, as well as our strong technology and risk management capabilities.

Responsible operation forms the cornerstone of our business. We strictly abide by the laws and regulations of the area in which we operate. We have constantly improved our

risk management governance structure, supplemented by innovation and advanced technology, and established systematic and efficient risk management procedures such as automated fraud detection, credit assessment and post loan collection in the whole life cycle of loans, so as to reduce financial risks and ensure the safety of funds. We have established a sustainable loan collection system with scientific and technological means to improve the collection efficiency. Through various approaches, we encourage customers to borrow rationally and reasonably, attempt to improve the public's risk identification ability and self-protection, and protect users' right to be informed.

With our commitment to the ideology of "finance at the convenience of your fingertips and every little bit of funds helps", we seek to give back to society. In response to the national inclusive financial policy, we use artificial intelligence and big data to solve the financing problems of small businesses and provide continuous support for them to thrive. In 2020, we successfully served around 220,000 small business owners, and facilitated a total of 3.7 billion in loans, accounting for 5.77% of the total loan origination volume of the year, effectively supporting the "backbone" of the Chinese economy. To encourage youth development, in 2020, we launched the "Youth Promising Fund Public Welfare Program" and provided a total of RMB5 million interest-free loans for "promising youth"; We also launched "Youth Talk" and "Youth Development Program" to provide young people with a public welfare platform to share work experience, entrepreneurship and employment information to help them grow.

As a financial connector, Finvolution facilitates the relationship between business institutions and consumers to improve financial efficiency through scientific approaches. In 2020, we gradually established technological empowerment services throughout the entire funding process in order to drive traditional financial institutions towards digital upgrading of retail loan business. We pay great attention on independent research and development of high-quality products. For example, Smart Bull developed by us can provide 24/7 service, improving work efficiency by 5 times; Li Jian platform can improve loan collection efficiency by 10 times; and the Magic Cube platform can operate 55 fund projects simultaneously, with a daily processing capacity of 50,000 cases. We also seek to deepen joint research cooperation with universities and strive to build a platform featuring industry-academic-research collaboration. In October 2020, the paper "Robust Network Enhancement from Flattened Networks", which we co-wrote with Zhejiang University, was officially included by IEEE TKDE, a top international journal.

At Finvolution, we regard every employee as our family member and affectionately call them "rice seeds," as they are our most important and valuable assets. We are fostering an environment where our employees are engaged, cared for and provided with equal opportunities in terms of promotion, training, and compensation. In 2020, we paid close attention to recruitment, growth and retaining of talent and continued to improve the internal and external training programs that meet our employees' needs. Moreover, we are concerned about the wellbeing

of our overseas employees, therefore hosting a variety of activities for them, donating money to the employees suffering from serious illness, and providing necessary material support and medical assistance to the employees affected by the pandemic.

We actively undertake social responsibility and care about the development of the community. To fight against the COVID-19 pandemic, we launched a global procurement program and made donations to assist targeted communities. As the pandemic escalated to a global crisis, we united with our overseas subsidiaries to donate pandemic prevention supplies to Southeast Asia. We devoted time and resources to community development by promoting industrial innovation, combating telecom fraud, helping the poor and investing in children's education. In 2020, we announced the official completion of our kindergarten project in Daliang Mountain area, Sichuan Province, which was launched in 2019. We hope the project can ignite hope for children in Daliang Mountain area by giving them access to opportunities to learn about the world beyond the mountains.

The year 2020 marked the end of our three-year business transformation. In the future, Finvolution will continue to invest resources in scientific and technological research, big data, AI and R&D, to accelerate the process of inclusive finance through advanced technology, with which we are confident to provide convenient, efficient and affordable services for more people.

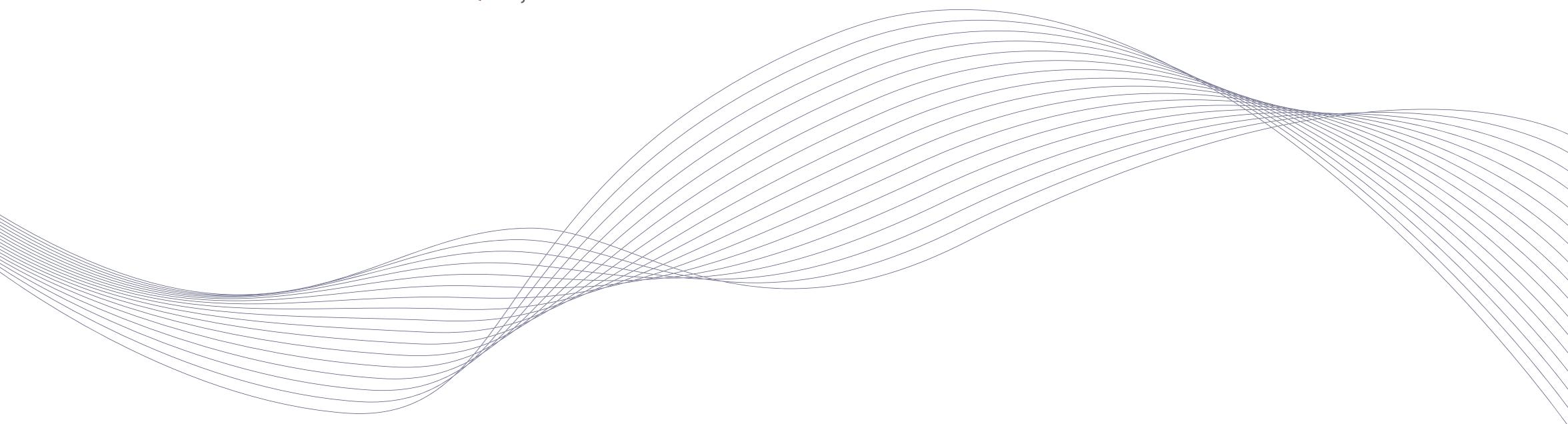


Feng Zhang,
CEO of FinVolution Group

01

About FinVolution

- / About us
- / Organizational structure
- / Diversified governance
- / Market performance
- / Membership of association
- / Major honors and awards

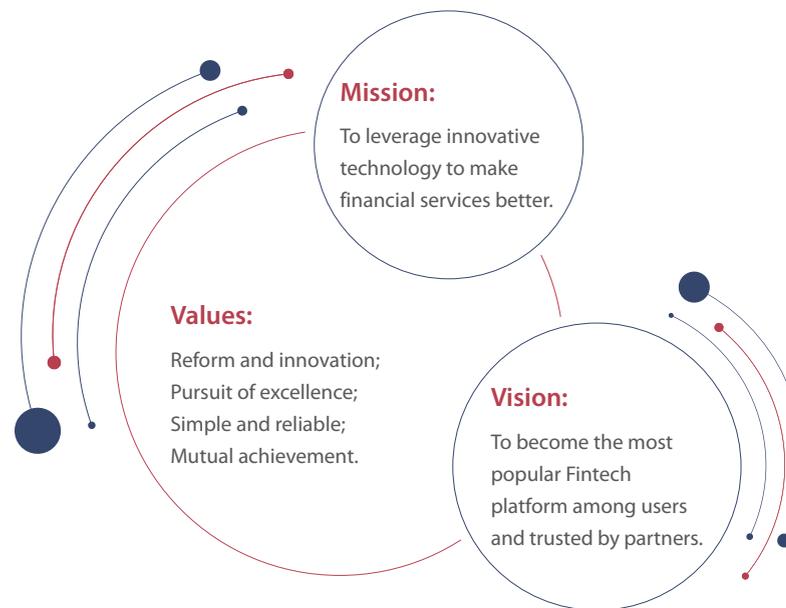


/ About Us

• Corporate overview

FinVolution is a FinTech company in China, which is listed on NYSE. It is committed to the mission of 'Technology makes finance better' through advanced technologies such as big data, artificial intelligence, driving the evolution of financial services from being available to being affordable, trustworthy and enjoyable, and is committed to being the most popular and reliable FinTech platform for users and partners. Established in 2007, the Company is a pioneer in China's consumer finance industry and has developed innovative technologies and accumulated in-depth experience in the core areas of credit risk assessment, fraud detection, big data and artificial intelligence. The Company's platform, empowered by proprietary cutting-edge technologies, features a highly automated financial service process, which delivers a superior user experience.

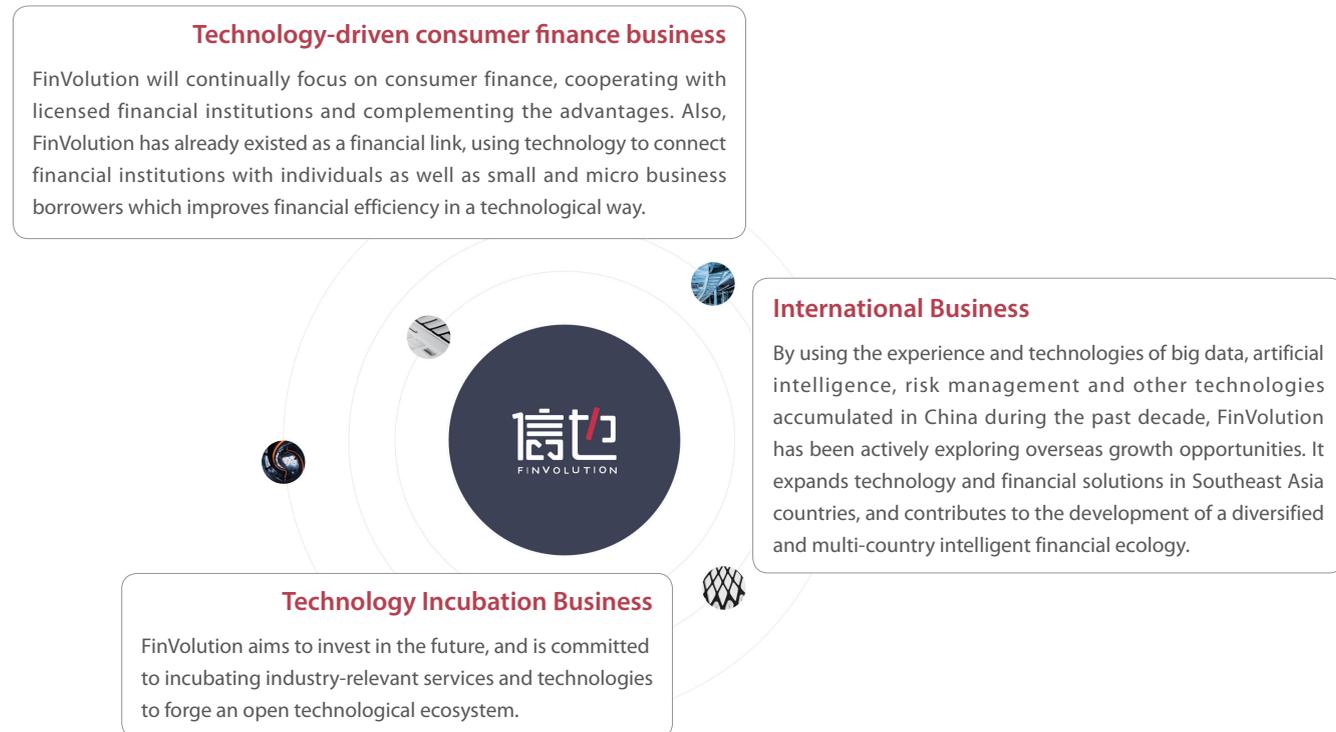
As of December 31, 2020, the Company had over **116.1 million** cumulative registered users.



• Our business strategy

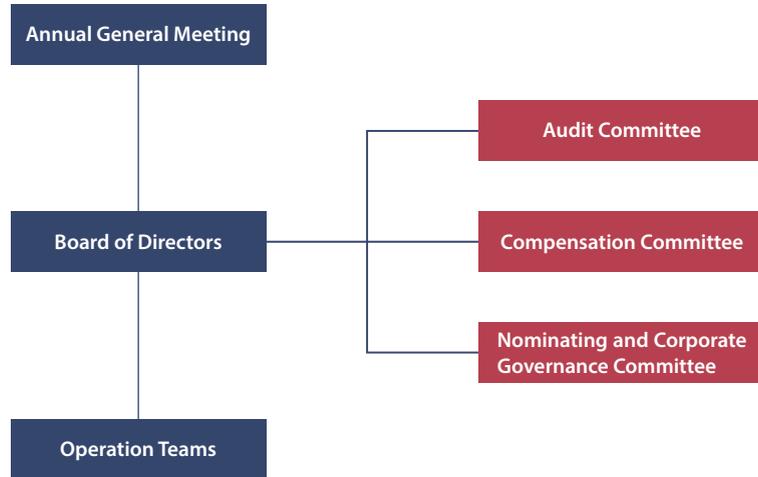
FinVolution will always adopt technology as our growth strategy. Year after year, with the in depth cultivation of science and technology, supplemented with extensive business experience, we have achieved significant progress in our business. We will continuously promote the strategy of "platform and technological capabilities" to harness opportunities in the future.

FinVolution Group operates in three main business sectors: Technology-driven Consumer Finance Business Sector, International Business Sector and Technology Incubation Business Sector. It adheres to serving public interest and enabling institutions with innovative technology, ultimately help to solidify roles of finance in serving the real economy. With a solid base in China, FinVolution is dedicated to facilitating connections between business institutions and consumers to create an open ecosystem; keeping the whole world in view, FinVolution also contributes to the development of inclusive finance in Southeast Asia countries.



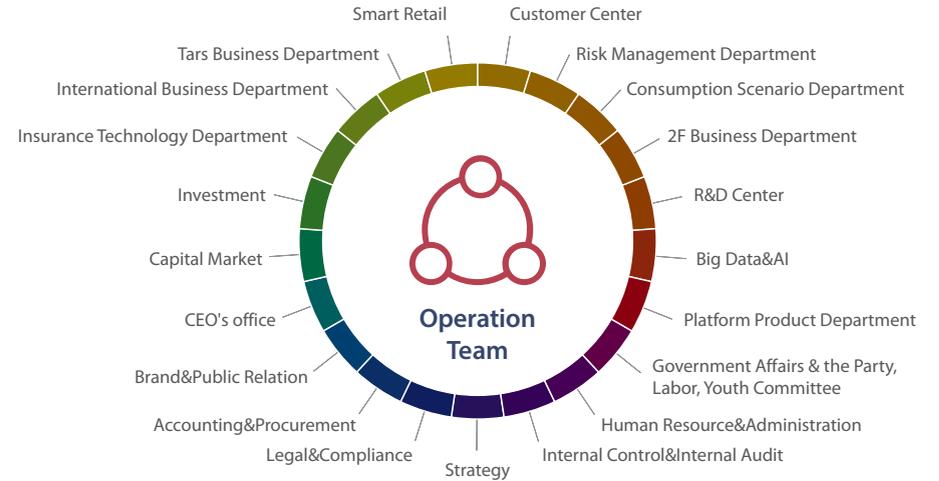
/ Organizational Structure

FinVolution has established a sound corporate governance structure and formed a decision making and operating system built on shareholders' meetings, the Board of Directors (the "Board") and the management of the Company. We also established three special committees: an audit committee, a compensation committee, and a nominating and corporate governance committee under the Board. The special committees shall be responsible to the Board and perform supervisory duties in accordance with the Articles of Association and the respective charter of each committee.



The audit committee, the compensation committee and the nominating and corporate governance committee are all composed of the Independent Directors who have relevant experience. In addition, each committee member has sufficient resources to discharge their duties and can seek independent professional advice where appropriate. Since IPO, the Company's independent auditors report has been issued by an external audit firm PricewaterhouseCoopers Zhong Tian LLP for 4 years.

In alignment with the Company's long-term development strategy, we've built an operation team composed of different functional departments with diversified skills.



/ Diversified governance

The Company recognizes and embraces the benefit of having a diversified governance. We believe such composition reflects a range of experiences, viewpoints, cultural and educational backgrounds, all of which enable effective leadership and long-term sustainable growth for the Company. When reviewing potential Board nominees, the nominating and corporate governance committee considers the diversity of the Board, including but not limited to gender, age, race, ethnicity, knowledge, cultural and educational background.

As of the reporting date, our Board comprised the following demographics:

Name	Nationality	Gender	Age	Tenure (years)	Financial Expert	Industry Expert	Risk Management Expert
Shaofeng Gu	China	Male	42	9		Y	Y
Tiezheng Li	China	Male	36	6	Y	Y	Y
Honghui Hu	China	Male	43	9		Y	Y
Jun Zhang	China	Male	43	9		Y	Y
Simon Tak Leung Ho	Hong Kong, China	Male	47	1	Y	Y	
Jimmy Y. Lai	America	Male	64	4	Y		
Bing Xiang	Hong Kong, China	Male	58	4	Y		

/ Market Performance

As of December 31, 2020, our market performance was as follows:



FinVolution had **116.1 million** registered users, **18.9 million** cumulative borrowers and over **50** institutional funding partners active on our platform



Loan origination volume was RMB **64,104 million** in 2020



Operating revenue was RMB **7,563.1 million** in 2020



Net profit was RMB **1,968.6 million** in 2020



Income tax expenses were RMB **455 million** in 2020

/ Membership of Association

We actively participate in recognized industry associations and are devoted to promoting the industry development in a sustainable way.

- National Internet Finance Association of China
- Shanghai Internet Finance Association
- Shanghai Software Association
- Shanghai Information Service Industry Association
- Shanghai Artificial Intelligence Development Alliance
- Shanghai Artificial Intelligence Council Association
- Shanghai High-tech Enterprise Association
- Shanghai Financial Information Association
- Shanghai Credit Promotion Center
- Shanghai Union Laboratory of Credit Big Data
- Pudong R & D Institute Association
- Mobile Application (APP) Security Committee
- Shanghai IT Entrepreneur Association
- Pudong Chamber of Commerce and Industry (Executive Committee)
- Tsinghua University 40 Forum on Consumer Finance
- CEIBS Lujiazui Institute of International Finance
- New Financial Alliance of China Finance 40 Forum

/ Major Honors and Awards

- "Science and Technology Innovation Outstanding Contribution Award" of Pudong New Area People's Government
- Top 100 Software Information Technology Service Provider in Shanghai in 2020
- Granted the "Outstanding Economic Contribution Award of Pudong New Area" for three consecutive years
- "Digital Enabling Pioneer Award" of China Big Data Industry Summit
- "Best Innovative Technology Award of Intelligent Finance" of Shanghai Artificial Intelligence Conference
- Top 100 of Hurun New Finance 2020
- "Model of Social Welfare" by Beijing Business Daily
- "2020 China Fintech Pioneer List" by Securities Times

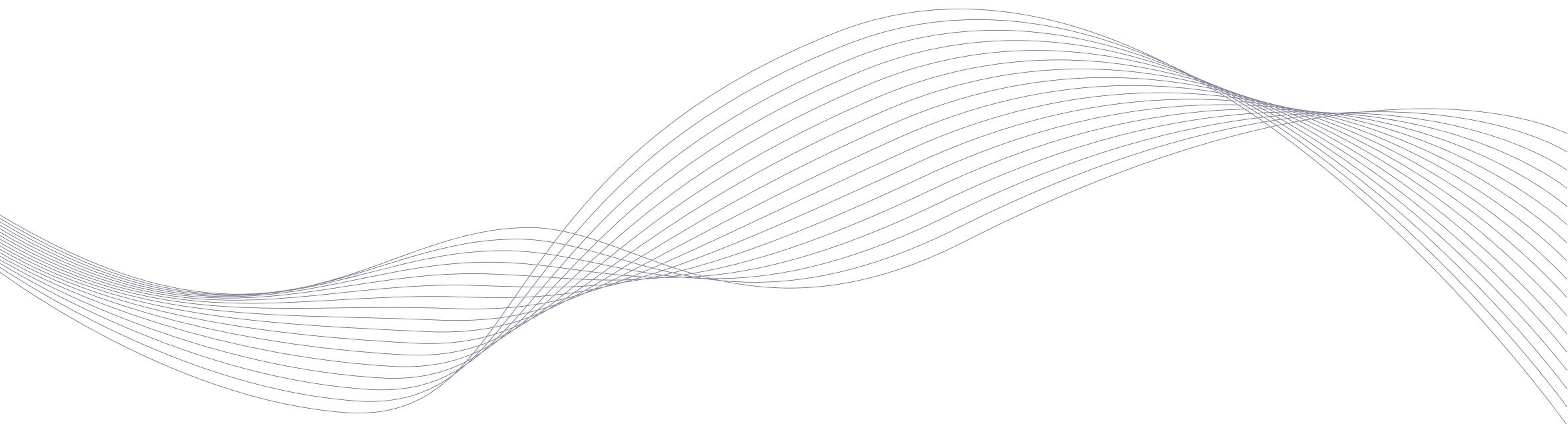
Note: the honors and awards above were awarded in 2020.



02

Commitment to Governance

- / ESG Concept
- / ESG Management
- / Stakeholder Engagement
- / Materiality Assessment



/ ESG Concept

With a mission of “to leverage innovative technology to make financial services better,” FinVolution has deeply integrated ESG into our business model. We combine our strategy with ESG topics such as corporate governance, risk management, customer service, employee development and social welfare. Committed to the ideology of “finance at the convenience of your fingertips and every little bit of funds helps,” we leverage innovative technology to promote inclusive finance, actively making contributions to society and extending our influence to the community in a more sustainable way.



/ ESG Management

In order to achieve the social and economic benefits under long-term sustainability strategy, FinVolution has established an ESG management system including the Board, the ESG Leading Group, the Sustainability Working Team, and all staff.



/ Stakeholder Engagement

Finvolution builds strong relationships with our stakeholders. Based on their influence on our business activities and regular engagement processes, we have identified the significant stakeholder

groups. We actively adopted various communication mechanisms to communicate with all significant stakeholders to meet their expectations and enhance our business operation in a sustainable way.

Stakeholder	Issues of Concern	Communication Mechanism	Frequencies
Government organizations and Regulators	<ul style="list-style-type: none"> • Legal compliance • Cyber security • Risk management • Financial inclusion 	<ul style="list-style-type: none"> • Policy seminars • Government affairs • Supervision and inspection • Industry meetings • Reports 	Multiple times per month
Customers	<ul style="list-style-type: none"> • Financial inclusion • Protecting customers' rights and interests • Data security and privacy protection 	<ul style="list-style-type: none"> • Social media • FinVolution official website • Email and telephone communications • APPs 	Multiple times per month
Suppliers and Partners	<ul style="list-style-type: none"> • Win-Win cooperation • Equal, open and fair procurement 	<ul style="list-style-type: none"> • Email and telephone communications • Supplier conference • Investigation and evaluation of suppliers • Public tendering and bidding • Complaints hotline 	Multiple times per month
Non-governmental organizations	<ul style="list-style-type: none"> • Public welfare • Business integrity and anti-corruption • Climate change 	<ul style="list-style-type: none"> • Industry association • Seminar • Working meeting • Email and telephone communication 	Multiple times per quarter

Stakeholder	Issues of Concern	Communication Mechanism	Frequencies
Communities and the Public	<ul style="list-style-type: none"> • Public welfare • Business impact on society • Diversity and inclusion 	<ul style="list-style-type: none"> • Participation in social public benefit activities • Cooperation in community projects 	From time to time
Media	<ul style="list-style-type: none"> • Financial inclusion • Business impact on society 	<ul style="list-style-type: none"> • Press releases /announcements • Interviews • FinVolution official website 	Multiple times per year
Peers and Industry associations	<ul style="list-style-type: none"> • Intellectual property management • Cyber security • Technology innovation • Industry communication 	<ul style="list-style-type: none"> • Industry summits/Association meetings • Round-table conferences • Site investigation 	From time to time
Shareholders and Investors	<ul style="list-style-type: none"> • Economic performance • Legal compliance • Risk management • Information disclosure • Financial product safety 	<ul style="list-style-type: none"> • Quarterly earnings release • Investor roadshows • Sell-side conferences • Email and telephone communications • Annual report 	Multiple times per year
Employees	<ul style="list-style-type: none"> • Compensation and benefits • Employee health and safety • Talent development and training • Diversity and inclusion 	<ul style="list-style-type: none"> • Remuneration management • Employee training • Employee activities • Interview with employees • Employee satisfaction survey • Access to senior management 	Multiple times per month

/ Materiality Assessment

• Identify ESG Issues

Comprehensively considering the consumer finance industry operating characteristics and strategic direction, Finvolution selected 20 ESG issues in 2019 based on the following content:

- ESG strategic objectives of FinVolution;
- GRI Standards;
- ESG Rating methodology.

ESG Pillar ▶	Economy	Society	Environment
ESG Issues ▶	<ul style="list-style-type: none"> • Corporate Governance • Risk and Crisis Management • Business Ethics • Economic Performance • Market Performance 	<ul style="list-style-type: none"> • Access to Finance • Financial Product Safety • Privacy and Data Security • Product and Service Innovation • Customer Relationship Management • Supply Chain Management • Compliance Operation • Labor Management • Occupational Health and Safety • Training and Education • Diversity and Equal Opportunity • Human Right • Public Charity 	<ul style="list-style-type: none"> • Climate Response • Green Operation

• Identify Key Stakeholders

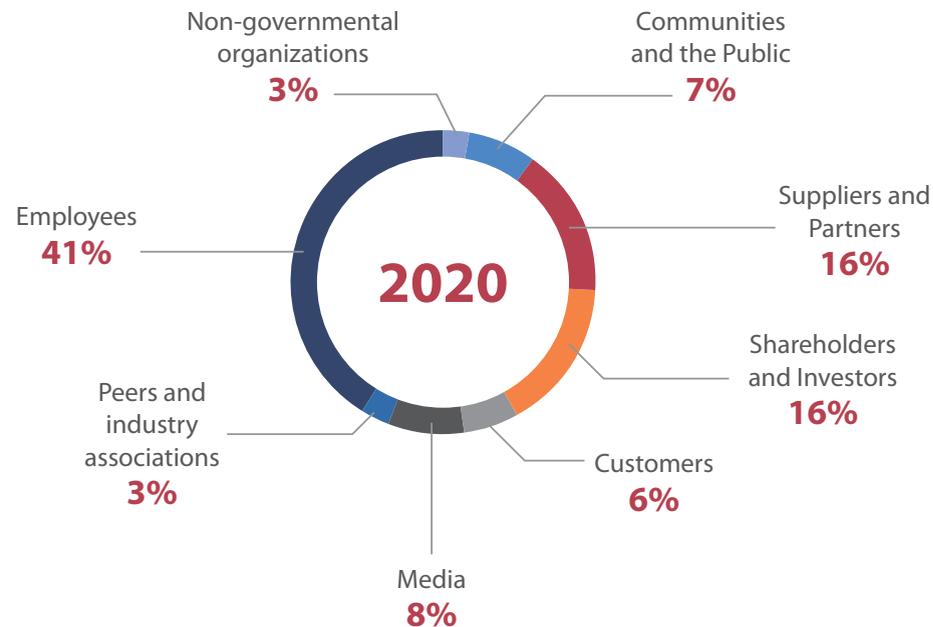
Considering the extent of the stakeholders "affected by our businesses" and "affecting our businesses," we identified relevant stakeholders to participate in the materiality assessment.



• Conduct Survey Activities

Finvolution invited representatives of internal and external stakeholders identified to participate in the materiality assessment of ESG issues. Such survey activities were conducted from two perspectives, namely "Importance to Corporate Business" and "Importance to Stakeholder," to understand the stakeholders' expectations and concerns on our ESG issues.

The pie chart below showcases the key stakeholder engagement in the survey activities.

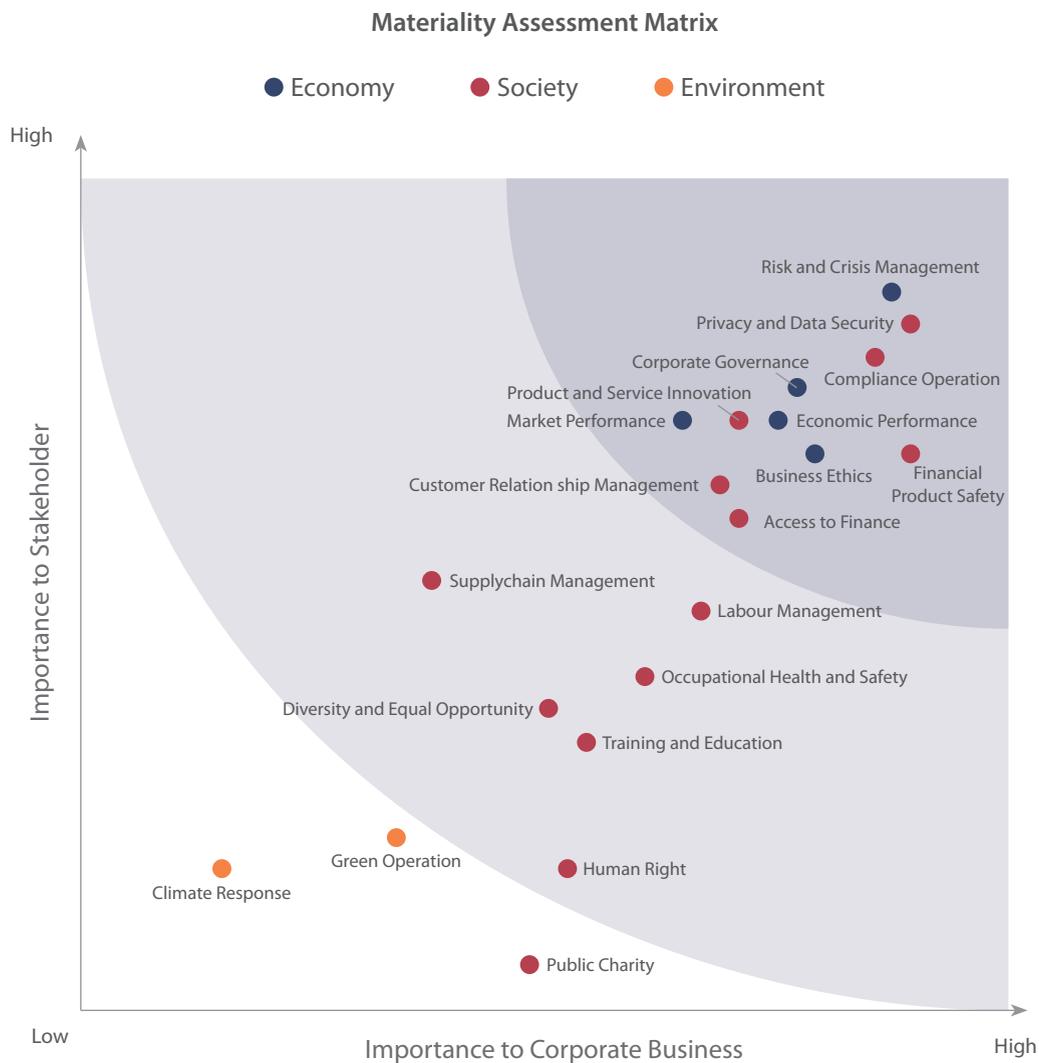


• Formulating Materiality Assessment Matrix

After analysing the results of materiality assessment questionnaires completed by internal and external stakeholders, we identified the material priority of economic, environmental and social issues, and formulated materiality assessment matrix.

• Internal Confirmation

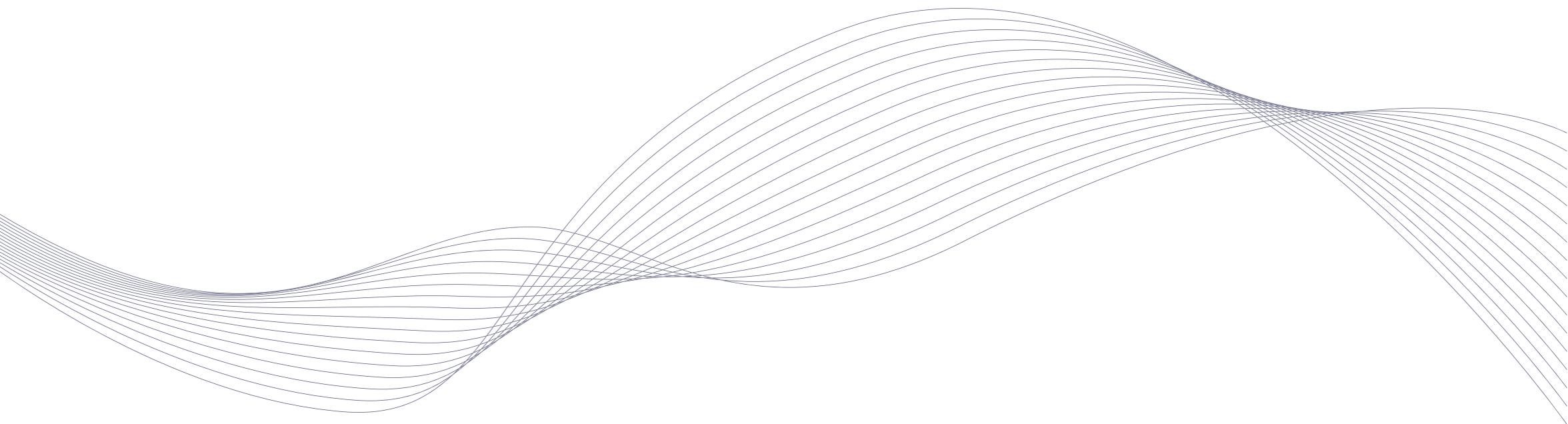
The results of the materiality assessment were reviewed and confirmed by the ESG leading team and the ESG working team. While preparing the 2020 ESG report, the Company's management and ESG team discussed the previous evaluation results and confirmed that the following issues were still applicable.



03

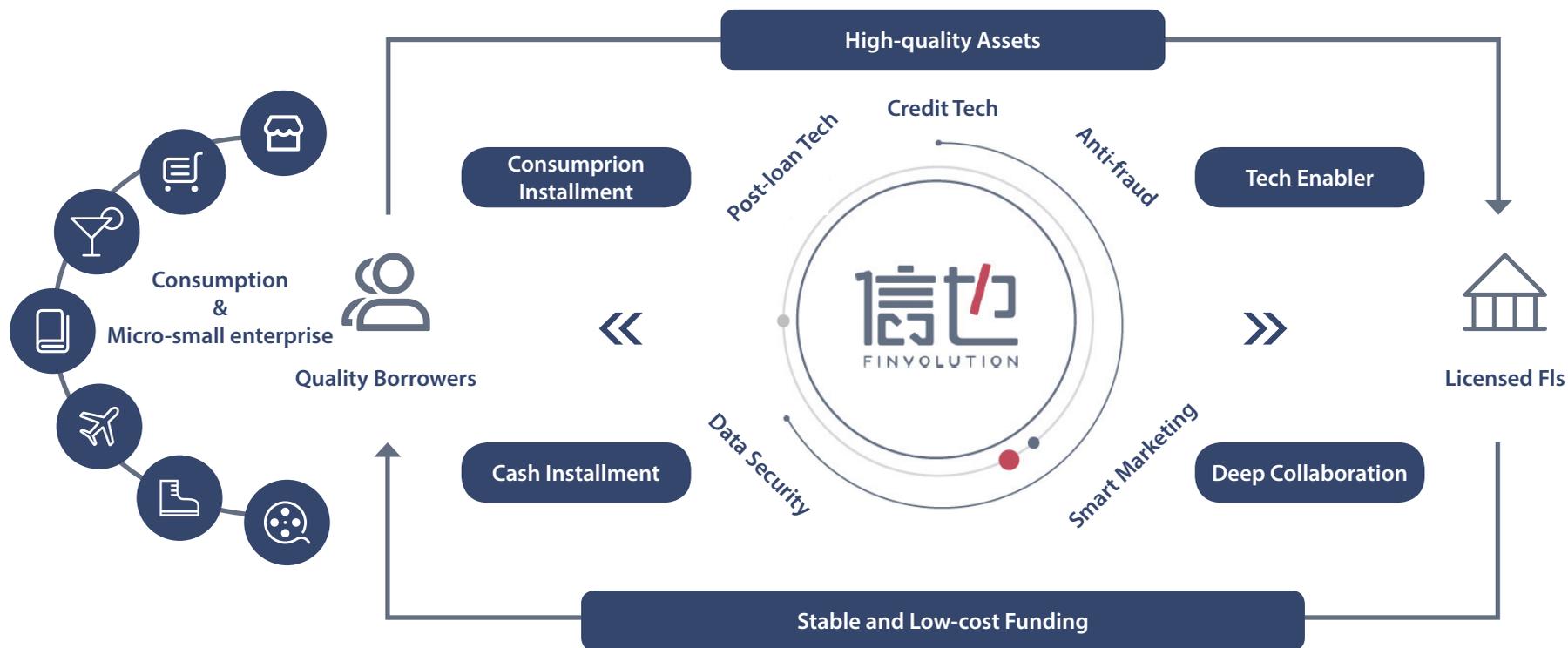
Commitment to Our Business

- / Technological empowerment
- / Access to finance
- / Customer as a priority
- / Protect the interests of partners
- / Information security and privacy protection



Finvolution stay true to the concept of financial inclusion by leveraging Fintech proprietary technologies to explore new models that are “beneficial to economy.” We continued to integrate advanced technologies into the development of inclusive finance, while optimizing financial service scenarios and protecting the legitimate rights and interests of customers. Our commitment enables

more people to experience the convenience delivered by smart finance with better products and services. In the past year, Finvolution continued to provide customers with diversified and high-quality products. Meanwhile, we have realized the strategic transformation of shifting towards better quality borrowers and technological capabilities, and made significant improvements in delinquency rates.



/ Technological Empowerment

Relying on solid technological strength, FinVolution is also constantly leveraging our technological capabilities to empower others while optimizing our own business. By 2020, FinVolution developed four innovative modules of intelligent marketing, intelligent operation, intelligent risk management and intelligent post-loan management, which enables a full link digital transformation scheme for licensed financial institutions.

Technological Empowerment Product System

Intelligent Marketing

- √ Octopus (Multichannel advertising management)
- √ Smart Bull (Intelligent outbound call platform)
- √ LinkedSee (Intelligent sales management platform)

Intelligent Risk Management

- √ Phoenix Nest (Monitor business process and improve operational efficiency)
- √ Magic Mirror (Borrower risk assessment and risk pricing platform)
- √ Ming Mirror (Intelligent fraudulent behaviors identification platform)

Intelligent Operation

- √ Magic Cube (One-stop fund management platform)
- √ Magic Pen (User acquisition capacity enhancement platform)

Intelligent Post-Loan Management

- √ Li Jian (Intelligent loan collection management platform)



Increase business scale



Reduce business costs



Improve business efficiency

> Intelligent Marketing

Octopus: The Octopus Platform can achieve multi-channel advertising management. Through docking with the API such as Ocean Engine, Tencent Ads, Facebook and Google, the Octopus Platform focuses on building the advertising management center, material center, strategy center and analysis center, realizing 24/7 monitoring and strategy adjustment of full-link indicators for advertising, automatic batch creation of advertising, management of video materials, and helping businesses to efficiently distribute and optimize advertising.

> Intelligent Operation

Magic Cube: It is a one-stop fund management platform, supporting real-time and efficient matching of various rules, helping financial institutions achieve high-speed docking, and improving the matching efficiency of assets and funds as well as the ability of enhancing fund management. The Magic Cube Platform can operate 55 loan matching fund management projects simultaneously, with a daily processing capacity of 50,000 cases, 100% of which can be completed online.

> Intelligent Risk Management

Magic Mirror: Utilizing massive data accumulated, the Magic Mirror Platform is able to conduct risk rating and risk pricing on borrowers from thousands of dimensions. It can also accurately predict the loan overdue rate, thereby helping the institutional partners strictly control loan risk.

Ming Mirror: The Ming Mirror fraud detection system based on knowledge graph. Through complex network computing, machine learning and different kinds of rules, the system can identify fraudulent groups, and provide visual relationship network and anti-fraud images etc.

Phoenix Nest: The Phoenix Nest platform can realize the monitoring of business process and risk control rules, field management tracking and performance evaluation of data source. According to previous operational data, the platform can increase business operational efficiency by 120%.

> Intelligent Post-Loan Management

Li Jian: Li Jian Intelligent Loan Collection Management Platform has built an intelligent management platform to improve efficiency in the processes of collection, visiting, inspection, outbound call, quality testing, etc. According to previous data, Li Jian Platform can increase loan collection rate within 30 days by 4.8%, and reduce customer complaint volume by 15%.

We formulated the Intellectual Property Management Policy to systematically manage and protect the application, management and maintenance of intellectual property rights such as patents, trademarks and copyrights. We encourage innovation and reward those who have made great achievements in the application and implementation of intellectual property rights. As of December 31, 2020, we had 10 patents, 242 trademarks and 170 software copyrights.

/ Access to Finance

We acknowledge that enhancing financial inclusion requires continuous efforts, and we are carrying out several initiatives to make financial services accessible to more customers. We believe that when more people have access to quality financial services, the community as a whole will benefit.

As a leading fintech platform in China, we provide a safe, efficient and reliable online lending platform for individuals with financing needs. Our strong risk management capability is one of the key competitive advantages that enable us to make credit available to the large, underserved population in China, whose credit histories are yet to be recorded in the country’s developing credit system, while maintaining a sustainable business at a healthy profit level.

Since our inception until December 31, 2020, we have facilitated loans connecting over **18.9 million** borrowers from **97%** of China’s cities and counties.

	Number of Users (million)	Loan Origination Volume (billion RMB)
Incremental Registered Users and Originations in 2020	10.19	64.10
Unique Borrowers in 2020	3.5	/
Cumulative Number of Borrowers as of Dec 31,2020	18.9	/
Cumulative Registered Users and Originations as of Dec 31,2020	116.1	299.70
Cumulative Users from Central and Western Regions ¹ and Originations as of Dec 31,2020	44.27	163.83

¹The division of the central and western regions refers to the China Statistical Yearbook issued by the National Bureau of Statistics.

> Online Distribution Channels

Prospective borrowers generally obtain access to us through various channels, including APP stores, online advertising, search engine marketing and customer referrals, etc., and are able to initiate applications online anytime, anywhere through our mobile applications or WeChat official account. Potential borrowers can generally complete the application process for our standard loan services within a few minutes by providing information such as personal details, related information required for a loan application and taking a selfie of holding the applicant’s PRC identity card in real time if the loan application is initiated via mobile apps.

Online advertising



Search engine marketing



App stores



Customer referrals



> Support for small business

Small businesses are the backbone of the economy, playing key roles in driving innovation and technological advances, leading to economic development and job creation. Despite their importance, small businesses are smaller in scale, have lower credit ratings, and fewer collateralizable assets compared with large enterprises. These factors limit the financial capabilities of these enterprises, in turn restricting their development. In response to the national policy of financial inclusion and to promote the development of small businesses, we've launched a small business owner loan with various technological means such as artificial intelligence and big data, providing small businesses with small credit loan service for their daily operations, to ease the key problem of limited access and expensive financing for them. Cooperating with industry peers and a well-known domestic food delivery platform, we've established a complete small business identification process for them. It relies on our self-developed Magic Mirror Model, integrating artificial intelligence and big data technology, to comprehensively assess the credit and potential delinquency risks of prospective small business owners. These owners can access loans within a few minutes when their uploaded information has been automatically reviewed and processed by our system, which greatly improves the financing efficiency and provides greater flexibility to small business owners.

Over the past year, it has been our consistent effort to use high-tech means to facilitate the economic recovery of

small businesses. In 2020, we conducted in-depth research on small businesses from multiple industries, such as retail and catering, to determine the level of impact the pandemic has had on their operating conditions and financial needs. Leveraging on science and technology, FinVolution actively assisted small business owners affected by the pandemic to obtain convenient online financing, ensured smooth financial service channels for them, and helped them tide over difficulties. In 2020, we successfully served around 220,000 small business owners, and facilitated a total of RMB3.7 billion in loans, accounting for 5.77% of the total loan origination volume of the year, which helped the recovery of the small business owners.



we successfully served around **220,000** small business owners



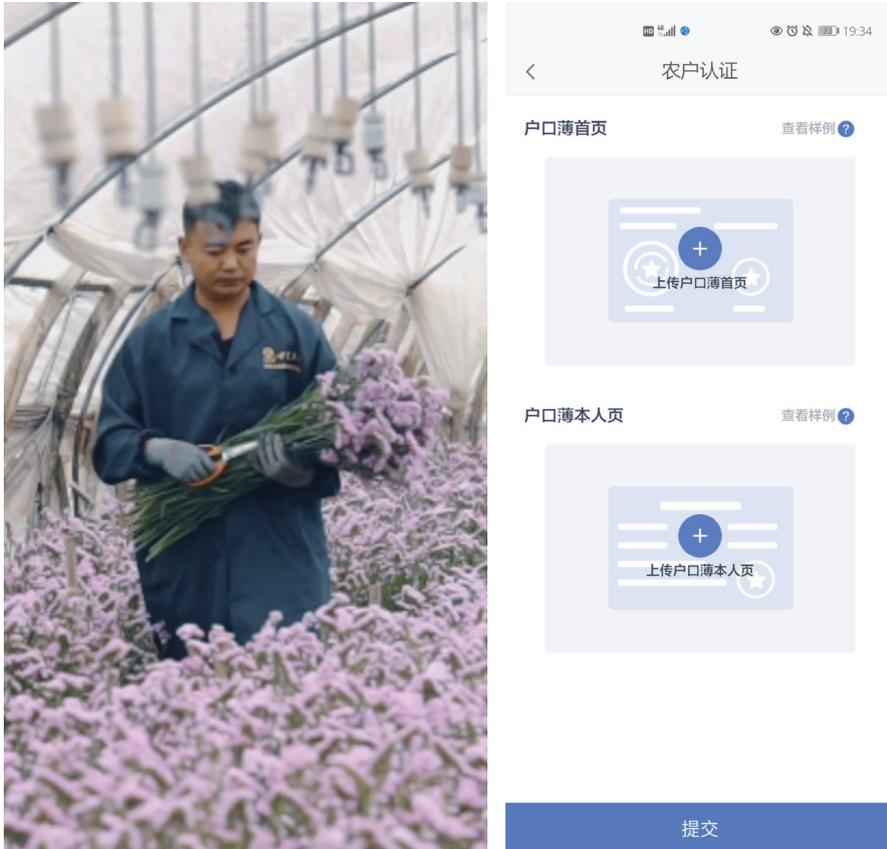
And facilitated a total of RMB**3.7 billion** in loans

The borrowers of small business owner loans are distributed across more than 1,000 cities in over 30 municipalities, provinces, and autonomous regions in the country, of which about 80% were from third- and fourth-tier cities and below. In terms of utilization, most of the loans were used for working capital and shop renovation, accounting for 48% and 28%, respectively.



> Booster “Three Rural” development

In response to the national policy of financial inclusion and to promote financial poverty alleviation, we have launched exclusive loans for farmers, focusing on the development of industries capable of increasing rural people’s income and promoting the diversified development of rural economy. We identify rural users through the authentication of the Hukou (household registration) and provide farmers with better loan services.



> Support for youth development

We make efforts to establish an all-round closed loop system of empowerment, namely, "Funding-Experience and Methods-Channels and Opportunities", to help youth grow holistically. "Promising Fund" provides youth with financial support for development, while the "Youth Talk" and the "Youth Development Program" aim to share the striving experience and methodology with young people, respectively, and provide them with channels and opportunities for entrepreneurship and employment. Based on this series of programs, we have gradually formed a complete closed-loop of empowerment for youth development, from funding methodology to channel opportunities, thus injecting impetus for young people to achieve their dreams and goals.



>> Promising Fund

In 2019, the "Ten Million Striving Fund Plan for a Thousand Village Youths" allowed thousands of aspiring young people to start the road of fighting and march towards their dreams with the help of Finvolution. In 2020, Finvolution again newly launched the "Youth Promising Fund Public Welfare Program (Promising Fund)," which provided a total of RMB5 million in interest-free loans for the "promising youth." These promising young people can apply for this interest-free loan to enrich themselves, start their own business, develop their career and realize their dreams. In 2020, we received a total of 5,555 applications from users, and 435 promising young people have received assistance from the promising fund.



>> Beneficiary of "Promising Fund"

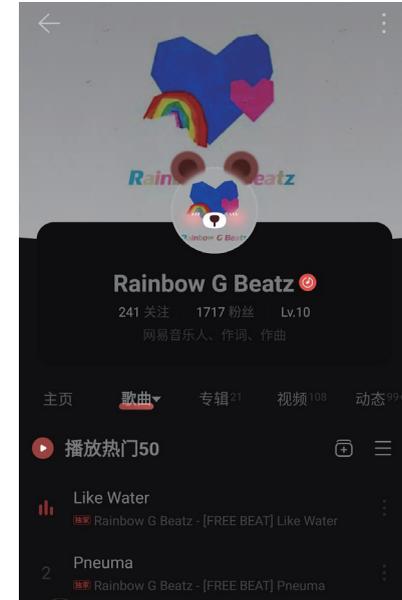
"In April 2018, I quit my job and was penniless, then I set up this hotpot restaurant with the borrowed RMB100,000. A year later, the business finally improved. At the beginning of 2020, the pandemic arrived, ushering in a dark moment for the F&B industry. Fortunately, our country has effectively controlled the pandemic. In the early stage of the pandemic control, I witnessed the downturn of business and sometimes encountered the difficulty of capital turnover. I survived by relying on credit cards and FinVolution, and I really appreciate our country's efforts. Later, as the prevention and spread of the pandemic was completely under control, I set up the second restaurant. Fortunately, the business was pretty good."

- Run the hotpot business



"In 2020, I started to produce music. I got a loan from FinVolution and purchased a set of recording equipment. Through unremitting composition, I uploaded my music to the Internet. Fortunately, I got my own fans. Although there are only more than 1700 fans, they still have brought faith in me. I will continue to bring better works to the audience and realize my music dream! "

- Start the dream of music composition



"At the beginning of 2020, when the stall economy was in vogue, I got a start-up fund from FinVolution and started to set up a small stall selling Clam Rice Noodles at the entrance of the community and attracted many customers. Now I have persisted for a long time, but the weather affects us and our customers. I hope to open a small shop in the future."

- Small stall of Clam Rice Noodles



"In October 2020, I applied for a loan from FinVolution used for a Self-Study Examination Scheme course to improve myself in order to secure more opportunities for my future career. After I got the Promising Fund, I bought a set of live broadcast equipment and was ready to start self-studying while doing live broadcast at home. I made some money from live broadcast and It helped me tide through difficulties. I really hope everything goes well in the future. "

- Case of adult self-study examination



>> Youth Talk

To empower youth and help them grow, we launched the "Youth Talk" campaign in April 2019, aiming to create a platform for young people to exchange experiences and share skills.

In 2020, we organized two "Youth Talk" offline sharing activities in Shanghai and Guangzhou. A total of 9 guests were invited to share their growth stories, experience and skills, and hundreds of users participated in the event. We recorded and launched a video sharing session that featured 6 entrepreneurs. When we posted it online, it received almost 30 million exposures and inspired tens of millions of people.



Guest Speech

>> Youth Development Program

In March 2020, we officially launched the "Youth Development Program," aiming to create a public service platform to share information on youth entrepreneurship and employment, and to conduct a preliminary screening of young entrepreneurs based on professions, inputs, risks, etc. We would share the integrated information to youth groups in support of entrepreneurship, employment and self-development.

As of the end of 2020, the Youth Development Program released eight info sessions on entrepreneurship and employment since it was launched. The event, which attracted 50,000 participants, achieved the exposure of 64.28 million, and received the active attention of 2.06 million people. The program also received positive feedback and recognition from many young people.

Case: Youth Entrepreneurship Experience Sharing 

Miss Wang, 26 years old, a staff from Dongguan City, Guangdong Province

Miss Wang is usually not busy at work, and has always wanted to do some work in her free time. She learned about the WeChat business entrepreneurship through the social e-commerce event of the Youth Development Program. She tried to sell fruits on the WeChat platform and established a WeChat group of more than 100 people. Now, the online sales reach an average of ten orders a day, accounting for more than RMB2,000 of extra income per month.

Mr. Zhang, 34 years old, a driver from Wuhan City, Hubei Province

Mr. Zhang used to work in the online ride-hailing business, working hard day and night. During the pandemic, there were not many passengers. Through the new retail event of the Youth Development Program, he learned about entrepreneurship and the industrial opportunities during the pandemic. He then signed a contract with the affiliate brand of Finvolution for two Gou Ya unmanned vending machines to be placed in well attended office building. and added four more vending machines after seeing good profits. Now, Mr. Zhang earns over RMB10,000 per month.

> Support the popularization of FinTech knowledge

Looking around the world, FinVolution is rapidly advancing international expansion and supporting the local development of inclusive finance in Southeast Asia. We have organized various activities for overseas and local people to enhance financial knowledge and expand the coverage of local Fintech digital services. In 2019 and 2020, our overseas subsidiary Adakami cooperated with the Indonesian Funding Fintech Association (AFPI) to conduct roadshows in more than 13 cities in Indonesia, introducing the role and contribution of Fintech to the national economic development for the broader market and surrounding communities.

<p>October 7, 2020</p>	<p>Popularization of Fintech knowledge: How to start a startup and the impacts of Fintech on entrepreneurship during the pandemic</p>
<p>November 11, 2020</p>	<p>Survival and Prosperity: Achieve the digitization in Indonesia's financial services and accelerate the recovery of the national economy through joint efforts</p>
<p>November 20, 2020</p>	<p>Business docking: Cooperation between local banks and Fintech platforms</p>

PRESENT
FINTECH LITERACY ACCELERATION
VIRTUAL ROADSHOW
BATCH BANDUNG
TERBUKA UNTUK UMUM

Mikha Anindita
Head of Marketing
JULO

Jaka Dibya
Direktur Umum dan Hukum
AdaKami

Tema : Bagaimana Memulai Bisnis dan Peran Fintech
Membantu Perkembangannya di Masa Pandemi

Moderated by :
Khoirul Rohman
Director Equila Corp

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Fintech Popularization Poster

/ Customer as a Priority

It is our responsibility to set high standards of customer care, always placing ourselves in our customers' shoes. We established procedures to effectively respond to customers' needs and complaints, providing high-quality services to our customers.

> Strict service standards

We always adopt the basic principles of legal compliance and good customer experience as the service standard throughout the process of serving customers. In accordance with the requirements of relevant laws and regulations, we formulated the Customer Service Management Policy and provided professional customer services, in order to understand customers' needs and better fulfill our commitments to customers in a timely manner. Our customer service agents communicate professionally with customers in keeping with the specified service standards and follow-up scripts. In addition, they can refer to our knowledge database of complaint handling to help customers solve various problems, thus improving overall service quality. It also enables them to coordinate with relevant departments to handle complaints in a timely and efficient manner.

We benchmark ourselves against leading players in the industry and self-impose stringent requirements. Customer service satisfaction is measured objectively to enhance our service level. In 2020, we handled **8,471,494** online queries, answered **1,873,968** incoming calls and achieved **98.2%** customer satisfaction rate.



> Systematic service assurance

Intelligent Service Enhancement

Introduce intelligent systems to categorize users inquiries. Guide users to solve problems by themselves while offering users education.

Transparent and Informed Transaction

Our service term clearly outlines our commitments, responsibilities, standards in service delivery, grievance redress mechanism, good governance and transparent accountability of our services so as to ensure well-informed and fair transaction to reassure our users.

Software and Hardware Service Enhancement

Continuously optimize the call system. Purchase a customer management (CRM) system that suits the habits of our users;

Deploy professional communication equipment, update knowledge graph architecture, and upgrade hardware and software to provide convenient, smart and personalized services for our users.

Assurance of Communication Channels

Establish a platform to support users to contact us via different channels (including service hotline, online users service, web, app, Wechat, Weibo, forum, community, H5, email, SMS, etc.) in a more flexible way;

Conduct return visits to different categories of users on a regular basis. Listen to the needs of users and optimize our products and services accordingly to improve users experience.

> Sustainable loan collection Practices

Once a loan is granted, the most important thing will be the prevention of credit risk, where loan collection is the key. We introduced the Asset Preservation Business Management Process to ensure that our loan collection process is legal, effective and efficient. We constantly adjust our collection strategy. We continuously improve our collection efficiency by leveraging on the advantages of our own technologies and adopting intelligent tools such as the smart loan collection agent and predictive outbound calls.



>> Smart loan collection agent (Iron Bull)

Iron Bull is mainly a cloud-based smart service platform, integrated with big data, intelligent voice, Natural Language Processing and Free-switch technologies. Iron Bull is highly anthropomorphic, with intelligent interaction performance. It can:

- establish strategies;
- carry out intelligent classification of collection cases according to difficulty levels, and;
- help collection agents complete preliminary communication with customers;

>> Predictive outbound call

We use artificial intelligence algorithms to automatically and dynamically adjust the number of outbound calls to customers in real time. Collection agents can seamlessly connect with the call center system, saving resource investment and improving the efficiency of outgoing calls.

We also provide online and offline courses, monthly trainings, case sharing and arrange exams for our collection agents, as we seek to improve the overall collection efficiency and avoid collection by means of violence. Meanwhile, we occasionally carry out stress management activities such as EAP counseling station, emotion management lectures, employee de-stress room, employee care hotline, etc., providing spiritual support and caring for our employees.

Case: Training for Collection Team

We aim to enhance the overall capability of our customer service agents by introducing advanced businesses and cross-domain courses. Operation cases of outstanding personnel were highlighted and shared. Meanwhile, the Foster Training Platform was used to improve the staff's application ability of marketing phrases in various service scenarios; We also invited external instructors or industry masters to provide guidance in order to further enhance the professionalism of customer service agents.



> Service quality testing

In addition, performance of the collection agents is aligned with collection performance by monitoring the behavior of agents in using outbound calls quality inspection methodology.

>> Real-time quality control

Through a series of artificial intelligence technologies such as voice recognition and semantic understanding, the voice recordings of customer service agents of the day are fully translated into text, to identify sensitive words and potential risk factors in a timely manner, effectively carry out quality inspection analysis and business risk early warning, thus improving the level of customer service and service quality.

>> Offline random inspection

According to the risk levels, the monitoring supervisor conducts spot check on the recording offline every day, and reports the identified problems to the business supervisor for subsequent rectification.

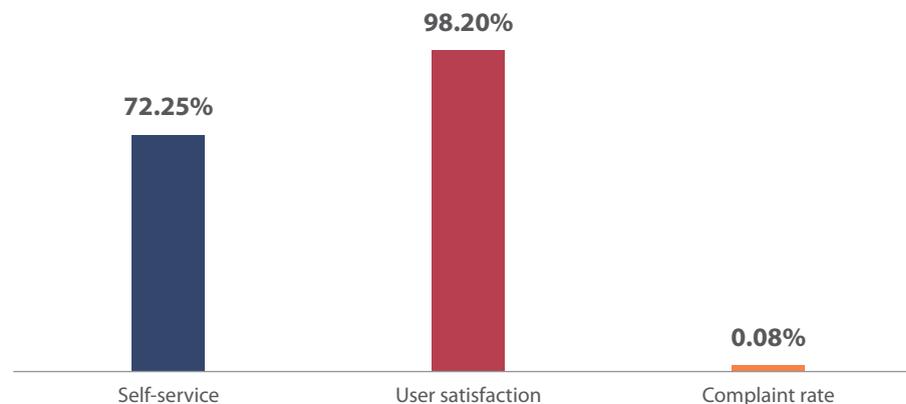


> Complaint processing

We constantly improve complaint management, establish the Handling Specification of Customer Service Complaints, and solve every customer's complaint with a professional, patient and responsible attitude. The Company has set up a national unified customer service hotline (952228), after-sales service email (kefu@ppdai.com) and other communication channels to receive and handle customer consultation and complaints.

In 2020, we received 93,791 customer complaints. The customer complaint rate was 0.08%, a year-on-year decrease of 0.03%.

Service Quality Indicators



Based on user feedback, we continue to explore problems that affect user experience in current operations of the Company's business. Through deep collaboration with various lines of business, the Company's CEO takes the lead in improving existing products and service processes to elevate user experience and reduce complaints. In 2020, we reported a total of 67 "Voice of the User" cases, and completed 57 optimizations, with a completion rate of 85%.

> Borrower protection

We attempt to improve the public's risk identification ability and self-protection ability through a variety of approaches, in order to reduce the risk of financial products and protect the users' right to fair trade.

- Strictly control marketing information on the official website, APP, official account and brochure channels to eliminate advertising content that contains false information or causes misunderstanding. Our principle is not to deceive or mislead the public, and we are responsible for the authenticity of our content.
- State user risks and responsibilities clearly, and provide reasonable prompts or warnings to the possible risks.
- Create a variety of zones via APP and advocate rational consumption through small-classes, community topics and other forms.
- Ensure details of loan amount, term, interest fee and other information is open and transparent to safeguard the users' right to know through multiple channels.
- Remind users to repay through multiple channels, in order to avoid overdue payment and maintain user's personal credit.



/ Protect the Interests of Partners

We attach great importance to our partners, including our investors, the institutional funding partners and third-party service providers. To encourage accuracy and transparency, we regularly communicate with our partners regarding the Company's business performances and strategies, regulatory compliance, risk management, data security, etc.

In order to protect the interests of our institutional funding partners, we have established cooperation with third party guarantee companies as a form of quality assurance commitment. In 2020, two of our subsidiaries obtained financing guarantee licenses to further ensure the security of our funding partners' funds.

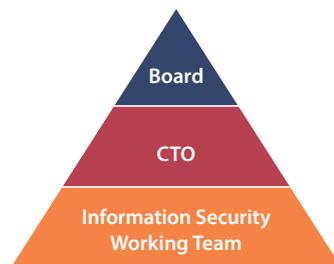


/ Information Security and Privacy Protection

We pay great attention to information security and user privacy, thus steadily improving the safety and reliability of technology in serving the public. We strive to be the most popular Fintech platform for users and trusted by our partners.

• Information Security

Information security is paramount to our business, so we prioritize this issue by taking it to a high managerial level. The Chief Technology Officer (CTO) is the top executive in charge of the information security. The information security working team, led by the CTO, is responsible for initiating information security policies, rules and producing information security-related applications and technologies against cyber threats.



We have established User Information Management Method, PPDAI Standard for Data Classification and Distribution, Management Rules for Sensitive Information Protection of Information System, and PPDAI Source Code Security Management Regulations to regulate data life-cycle protection management in the processes of data generation, processing, storage, transmission and destruction. We also set up a 5-layer information security framework to deal with information security threats from the system level.

Our information security working team



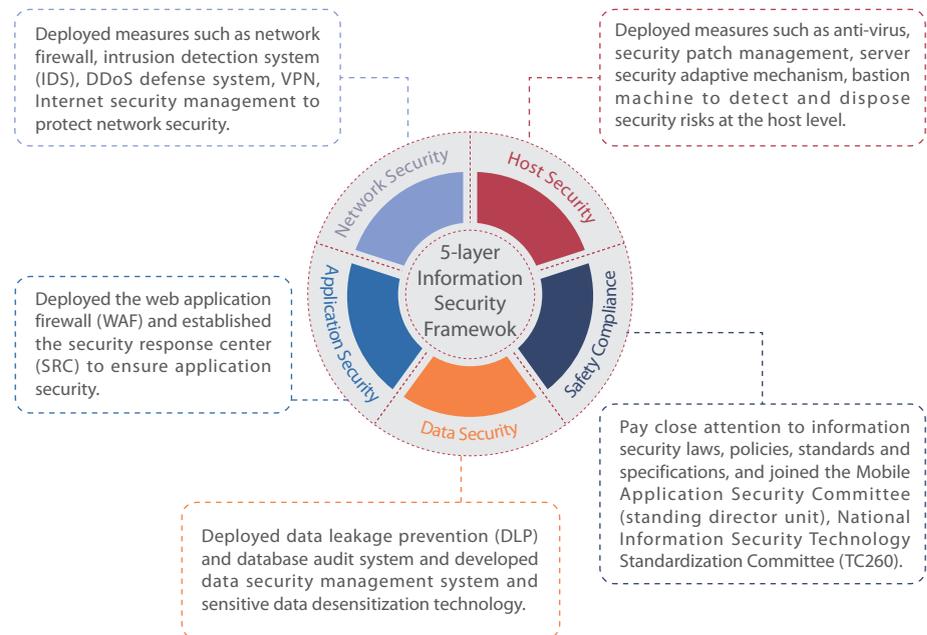
Our information security team is composed of three groups with specific functions:

Safety Compliance Audit Group is responsible for policy compliance and authentication controls.

Security Terminal Management Group is responsible for infrastructure and security operation.

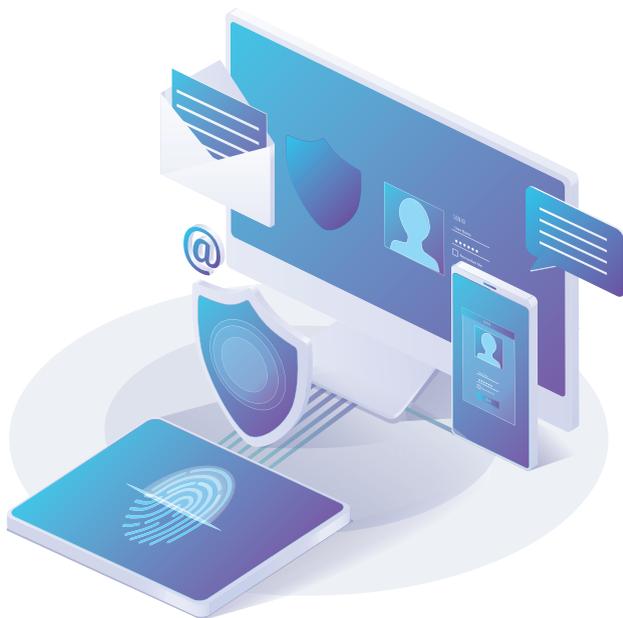
Security Technology Platform Group is responsible for application vulnerability and security platform construction.

The team members are experienced information security specialists in the industry, and the working experiences of our team members are very diverse, covering Internet, finance, software, consulting, government and other fields. The certifications held by our team members include: CISSP, CISA, CISP, CCNP, ISO27001-LA, etc.



> A secure information platform

It is our duty to maintain the safety of our online platform and keep users' data secure. We have built a three-layer firewall that monitors and controls incoming and outgoing traffic on our platform. In the event any abnormal activities are detected, our system will immediately notify our information security experts and concurrently take relevant measures automatically, such as activating third-party traffic control service to prevent any harm to our platform. We deploy data slicing and distribute the storage of users' data points across several servers. We have also developed a multi-layer data backup system to prevent loss of data due to unforeseen circumstances. On the hardware level, our platform adopts a modular architecture consisting of multiple connected components, each of which can be separated and upgraded without compromising the functions of others, making our platform highly stable.



> Information security audit

We perform periodic reviews on information security ourselves and also invite third-party organizations to conduct audits on information security every year:

- As a company listed on the New York Stock Exchange, we are required to conduct an annual evaluation on the effectiveness of the Company's internal controls according to the requirements of section 404 of the Sarbanes Oxley Act. Our IT and information security-related controls have passed the effectiveness evaluation after being reviewed by a professional organization.
- The PPDAl website and APP were rated as Level III Information Security Protection by the Ministry of Public Security in March 2018. The evaluation covers items such as physical security, network security, host security, application security, data security, backup and recovery, security management, etc.
- In June 2020, the PPDAl loan APP obtained the APP Security Certificate and APP Information Security Certificate issued by the National Computer Virus Emergency Response Center. According to the certificates, the PPDAl loan APP has obtained the "Level III Product" certification (the highest level) in two tests of security and privacy.
- In October 2020, the PPDAl loan APP passed the security test of APP background big data cluster organized by China Academy of Telecommunication Research (CAICT) of the Ministry of Industry and Information Technology, proving our platform's excellent information security protection. Meanwhile, we joined the "Zhuoxin Chain" ecology created by CAICT, hoping to actively participate in the construction of related ecology and system, and striving to promote the healthy development of industry.



Big data Security Test Certificate



APP Security Certificate



APP Information Security Certificate

> Network attack and defense drilling

We pay close attention to security vulnerabilities of information online, and conduct internal confrontation drills every month to effectively simulate external attacks, so as to improve the protective capabilities of information security, and our emergency response levels. In 2020, we successfully completed a number of crisis management simulations and tests that aimed at assessing the readiness of our business systems to withstand cyber-attacks against critical functions. We effectively identified, analyzed and controlled information system security risks, and fixed security holes by simulating hacker intrusions and attacks against business systems, and conducted inspection tests for the weak links of system security in a controlled scope. Our system demonstrated excellent ability to manage simulated attacks, exhibiting strong resilience to disaster.



> Information security training

An important part of our strategy in defending information security threats is to raise our employees' awareness and implement relevant education programs. Our education programs are diverse:

- Conduct information security training and exams for new employees to raise and enhance awareness of information security protection.
- Provide monthly information security reports for mid and senior-level employees to synchronise the current state and progress of information security.
- All employees are required to take the annual information security exam to constantly update their knowledge.
- Regularly deliver specialized courses for employees such as case sharing on security incidents, security programming, data and privacy protection, regulation interpretation, etc.



We have joined the following industry associations to exchange know-how:

- Mobile Application Security Committee – executive member (PPDAI)
- National Information Security Technology Standardization Committee (WG7 Information Security Management Working Group, SWG-BDS Big Data Security Standards Task Force) – member (PPDAI)

布道师分享

APP安全与隐私保护

主要内容

1. APP的发展与隐私保护的关系
2. APP安全整治行动一览
3. APP安全法规标准制定进程
4. APP/SDK权限申请与信息收集机制
5. APP/SDK使用安全建议与隐私保护工具



2020/06/05
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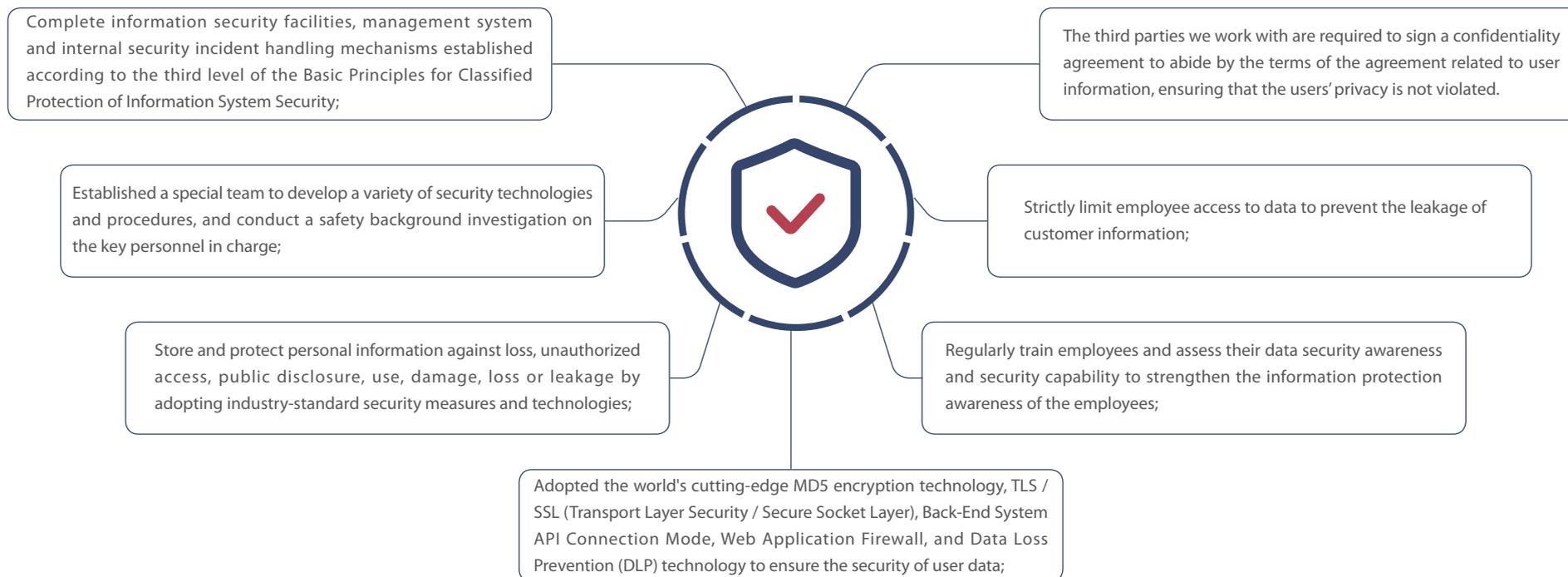
腾讯会议: 689 888 884

Information Security Training

• Privacy Protection

It is essential that our customers are able to maintain trust in our procedures of handling their personal information. We strictly abide by privacy laws and regulations and have established a User Privacy Policy, which is exhibited on PPDAl official website and APP platform, to protect the personal information of our customers. In the policy, we clearly specify the scope and usage rights of user information, rules for disclosure of users' personal information, users' rights and information protection measures to protect the privacy of our customers. In addition, we will only collect service-related customer information with customer's authorization.

We protect the privacy of our users in the following ways:



We will do our best to protect users' information using our services. Users can apply to cancel their account through our customer service or APP. We will delete or anonymize user's personal information without violating the minimum retention period required by the regulation.

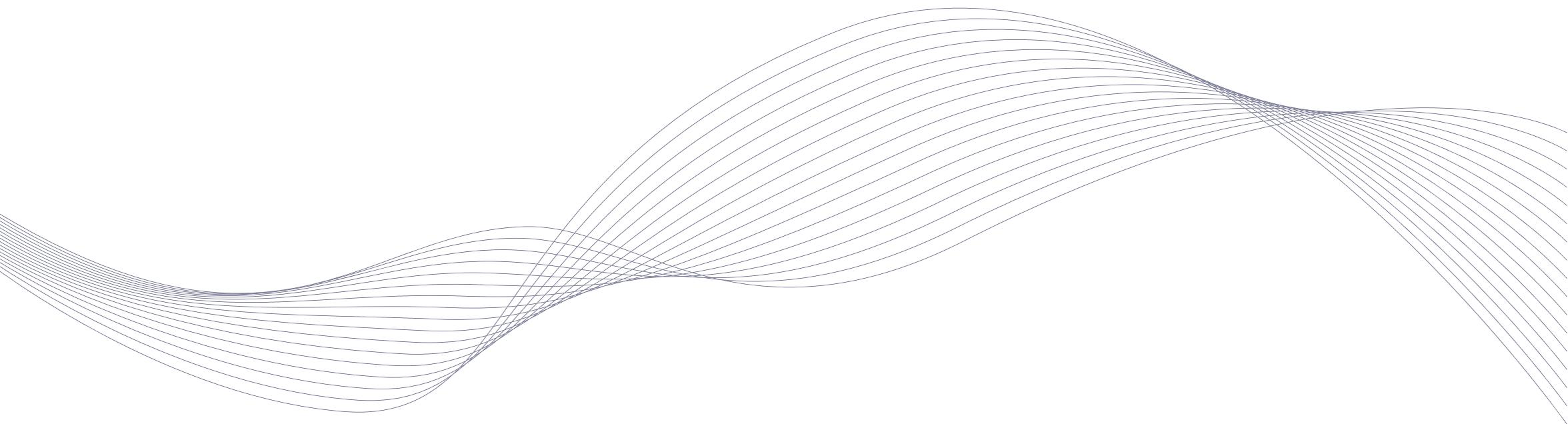
In the event of cyber security incidents such as system vulnerabilities, computer viruses, cyber attacks, etc., we will immediately undertake contingency plans and remedial measures in accordance with the DDOS Attacking Contingency Plan and other relevant emergency plans or control procedures, and notify regulatory authorities, customers or other data subjects as required under applicable laws and regulations. In addition, we also organize relevant personnel to conduct safety drills on a regular basis to prevent such incidents from happening.

In 2020, we did not have any incidents related to user information breaches.

04

Commitment to Operation

- / Comprehensive Risk Management
- / Business ethics and integrity
- / Supplier management



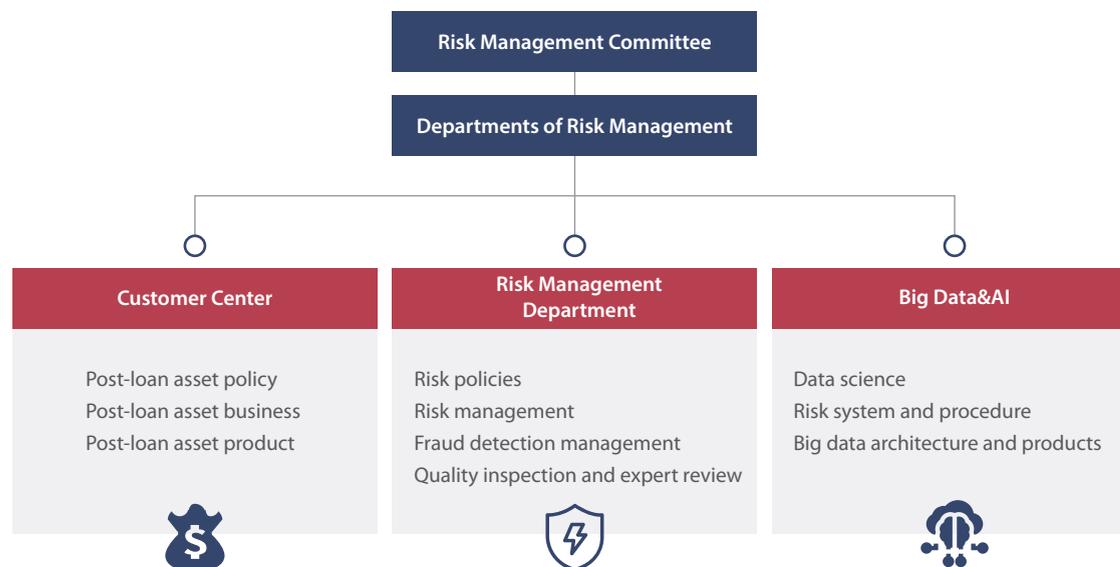
/ Comprehensive Risk Management

The cornerstone of our business success clearly lies in our continued commitment towards responsible operations and sustainable development. These core values continuously guide our efforts to enhance corporate governance and implement risk management protocols that mitigate financial risks. Our innovative and advanced technologies enable us to effectively manage credit risks and better serve borrowers and institutional funding partners in a challenging operating environment.



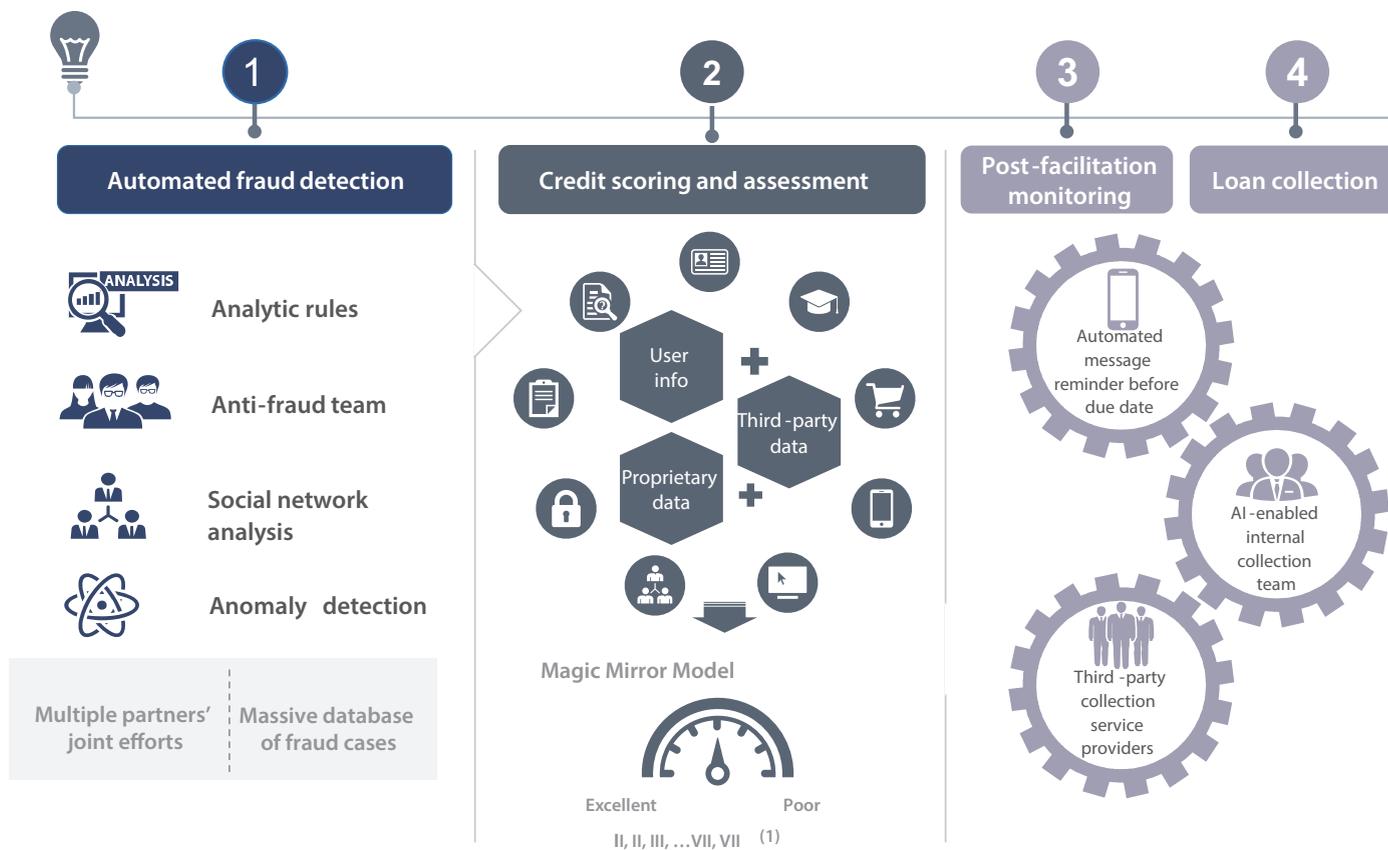
• Risk control structure and policy

We established a Risk Management Committee, chaired by our Chief Risk Officer, responsible for risk governance, risk oversight and risk appetite. Under the guidance of Risk Management Committee, we've created a combined risk management department with more than one hundred professionals to construct a risk management and control framework involving customer center, a risk management department and a big data&AI division. We formulated risk management policies and risk control assessment processes, including Regulations on the Borrowing Business, Guidelines for Borrower Management, and Regulations on Fraud Detection Management to further improve the way we manage risk. We also review the effectiveness of these policies through regular audit and regulatory exams.



• Risk Control system

FinVolution adheres to the responsive risk management culture and constantly strengthens core risk control capabilities. We have been relying on financial technology innovations to establish systematic and efficient risk management processes through the life cycle of loans.



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

> Automated fraud detection:

We have been working closely with multiple partners in a joint effort to identify emerging fraudulent schemes, scams, trends, threats, and criminal organizations and have accumulated massive data related to fraud. The database we maintain helps us to fine-tune the rules we set, which enhance our fraud detection capabilities.

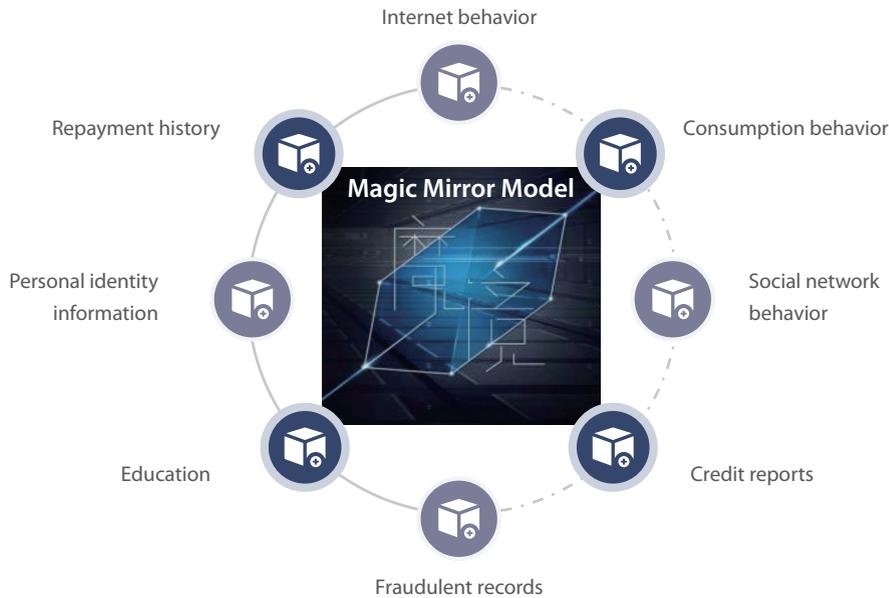
We adopt a multifaceted fraud detection method. First, we set up rules based on known fraud cases to filter activities for fraudulent behaviors. We then apply advanced network techniques to identify relationships pertinent to fraud and connect the individual fraudulent activities to uncover complex fraud schemes and criminal organizations. In addition, we run anomaly detection to detect individual and aggregated abnormal patterns in order to catch unknown fraud behaviors. If available information is insufficient for our system to draw a conclusion, the relevant loan applications will be forwarded to our anti-fraud team for further offline verification, which involves members of our anti-fraud team speaking with applicants to inquire any inconsistencies in a loan application.

Ming Mirror fraud detection platform is a self-developed network atlas system with tens of millions of blacklists and millions of grey lists, and dozens of multi-dimensional malicious information databases, which visually shows the fraudsters' relationship network. Through the visualization platform, we can quickly locate suspicious points and improve the accuracy of anti-fraud investigation.

> **Credit scoring and assessment:**

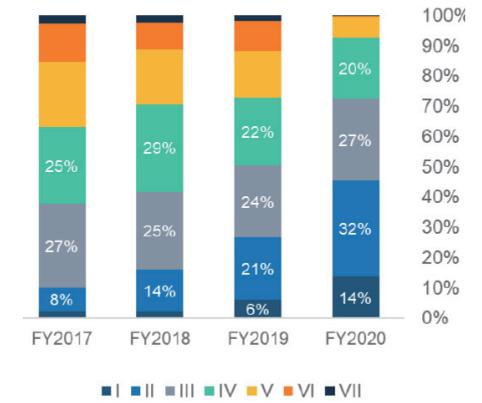
We developed and launched a proprietary credit scoring model, known as Magic Mirror Model, which leverages a huge database that we have built up gradually through our years of operations. Such a vast amount of data lays the strong foundation for our use of machine learning to optimize the Magic Mirror Model on a continuing basis. In the credit assessment phase, different algorithms are applied to prospective borrowers with different features when assessing the potential risks associated with them and based on the assessment results, our credit scoring model generates Magic Mirror scores for each of our prospective borrowers. A new Magic Mirror credit score is generated each time a borrower applies for a loan, and this score will timely reflect the borrowers' current status.

In the process of credit rating, in addition to the assessment of traditional application data, Magic Mirror also takes advantage of multi-channel and multi-dimensional massive data to construct a risk model, which includes eight major segments of information, such as the user's internet behavior, repayment history, educational background, fraudulent records and so on.



Magic Mirror Model Evaluation at Eight Segments

For applicants of our standard loan products, the Magic Mirror score derived from our proprietary credit scoring model is used to determine which of the eight categories in our existing credit grid the applicants will fall into. Among the eight categories, Level I represents the lowest risks associated with the borrowers, while Level VIII represents the highest risks. Level VIII loan applications will be rejected. Once a credit level is assigned to a specific loan, it will not be changed during the tenor of the loan. With our strong risk management ability and an ongoing trend of attracting higher quality customers with better credit scores, our delinquency rates have improved significantly.



Proportion of Loan Volume by Credit Rating

> **Post facilitation monitoring and loan collection:**

We have established a strong collection team and developed systematic process to handle the collection of delinquent loans. As of December 31, 2020, our collection team had over 600 employees. We have implemented life cycle asset quality monitoring, and automatically send reminders to borrowers before the loan maturity date. Once a loan becomes overdue, we will start the loan collection processes in the form of text message reminders, phone calls, emails, followed by a legal letter and legal proceeding. If a loan remains overdue for a long time, we then outsource loan collection to third-party service providers to optimize collection efficiency. We strictly manage the credit limit of customers to control credit risk and adjust the credit limit of customers according to their repayment history.

>> **Operational Risk Management**

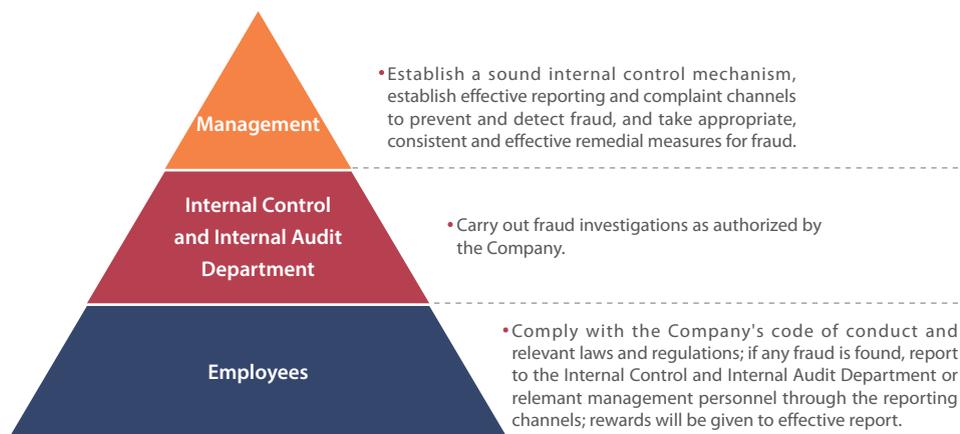
We have formulated a systematic operational risk control mechanism. In pro-phase, we have gradually established a series of business admission mechanism and business process norms, so as to effectively control the formulation of business plan and the adjustment of business model. In the mid-term, we provide advice, risk alerts and compliance solutions to potential compliance and regulatory issues encountered by business segments. In post stage, we regularly (quarterly, monthly) carry out compliance risk monitoring and investigation on different business entities. Additionally, we formulate rectification plans, and promote the implementation of rectification measures.

/ Business Ethics and Integrity

The Company attaches great importance to integrity in its operations, abides by laws and regulations, and has zero tolerance for corruption. In compliance with the laws and regulations such as the Anti Unfair Competition Law of the People's Republic of China, the Anti-money Laundering Law of the People's Republic of China and the Interim Provisions on Banning Commercial Bribery, we have formulated the internal policies on business ethics and integrity, such as the Code of Business Conduct and Ethics, the Code for the Management of Business Ethics and Integrity Building, the Management System of Anti-Money Laundering and Anti-Terrorist Financing, etc., to standardize the Company's operations and employees' business activities.

These internal policies are applicable to all the directors, officers and employees of the Company, and stipulate their liabilities and obligations regarding a range of key issues and business practices, including anti-corruption, gifts and entertainment, travel and entertainment expenses, business secrets, discrimination and harassment, identifying money laundering, conflict of interests, etc. Any employee violating against these policies will be subject to appropriate disciplinary actions, including termination of employment or transferring to judiciary authorities.

A Compliance Officer has been appointed by the Board to oversee the business conduct and ethics. We set up Internal Control and Internal Audit Department to supervise the business ethics and integrity of the Company and our employees and enhance integrity culture by carrying out relevant promotion work.



We formulate the Anti-fraud Policy, set up special anti-fraud reporting channels, and adopt strict measures to protect the whistle-blower's information. It is clearly stated in the Code of Business Conduct and Ethics that the benefits and rights of the whistle-blowers will be protected, and employees who retaliate against reporters will be subject to disciplinary actions such as termination of employment. The reporting channel is directly hosted by the Internal Control and Internal Audit Department of the Company. Once the report is submitted, all concerns are forwarded to certain staff of the Internal Control and Internal Audit Department who promptly review, and, if necessary, investigate the report. If the investigation finds that there is indeed a fraud, the Internal Control and Internal Audit Department shall communicate with relevant departments about the corresponding situation and suggestions on handling it. In serious cases, communication with CEO is required. No fraud cases were reported in 2020.

We frequently publicized internal integrity regulations and integrity culture to all employees through e-mail reminders and in other ways. We have also carried out the annual internal control compliance examination, and the results will be used for staff performance evaluation covering all employees. In addition to the anti-fraud training for new employees, we regularly conduct anti-fraud knowledge training for all employees (including interns and outsourcing employees) through emails and carry out integrity publicity meetings for management, in order to continuously enhance business ethics and integrity among all employees.

The Internal Control and Internal Audit Department audits the Company's expenses semi-annually, covering all types of procurement and reimbursement costs, which include high-risk items such as client acquisition, marketing, collection outsourcing, voice message fees, and procurement costs. We also conduct semi-annual patrol inspections for suppliers such as traffic, modelling, outsourcing, etc. Our focus is to inspect suppliers' factories, employees, business premises, scope of business, etc., to prevent supply chain corruption.



Report hotline: 021-803033

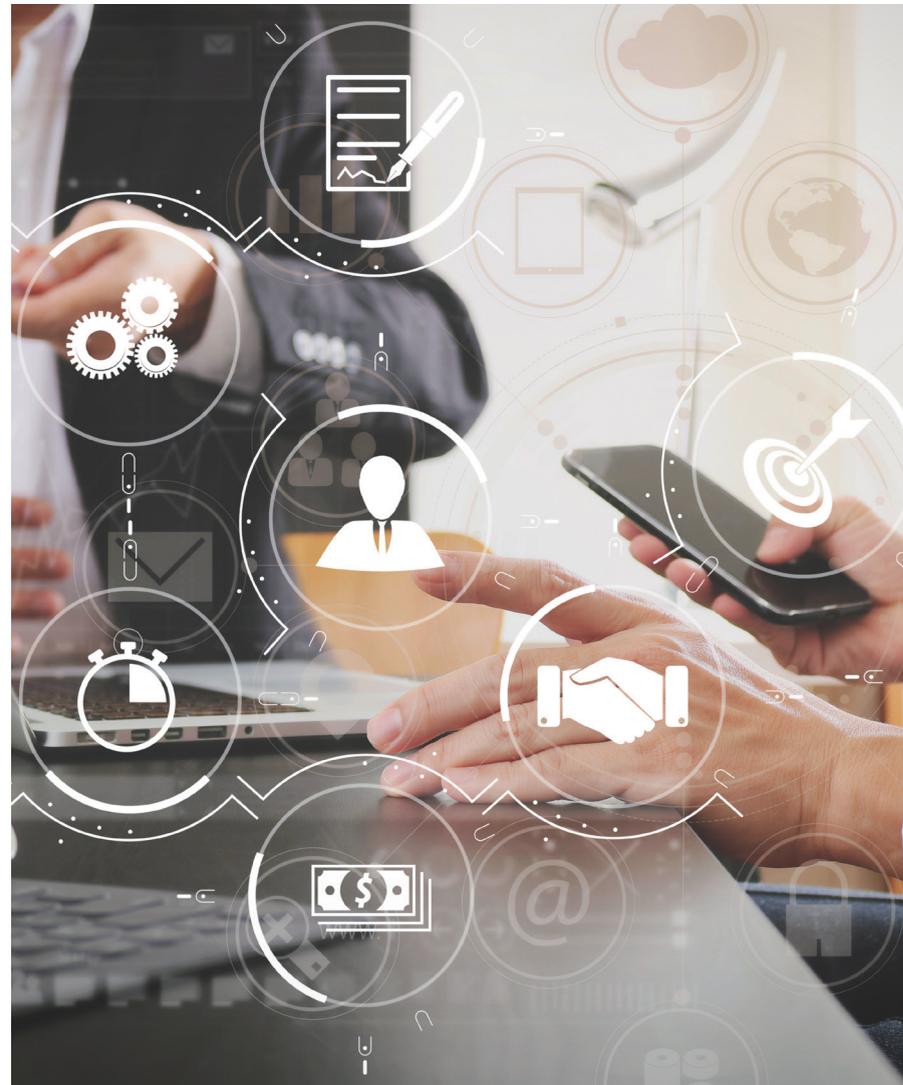


Report e-mail: jubao@xinye.com

/ Supplier Management

To ensure the quality of suppliers' products and services and control the related risks in the purchasing process, we have established a strict supplier development and evaluation policy and actively communicate with suppliers, to jointly establish a sustainable supply chain system.

We have established a full-lifecycle management of suppliers through internal documents such as the Procurement Management Policy, to regulate the screening and maintenance of suppliers. We have set up a pre-qualified supplier database to engage the qualified ones through reviewing their account permits, business license and other necessary documents, and check on the production environment, product quality and other aspects of suppliers through irregular on-site visits and reviews to ensure the quality of the products and services of suppliers. In 2020, we added indicators regarding environmental and social responsibility during the review process, such as whether or not the suppliers employed child labor and whether the company was devoted to support the employment of the disabled and development of public services and so on. These measures urge suppliers to share the social responsibility with us. This year, there were 24 suppliers accepting our reviews of environmental and social standards.

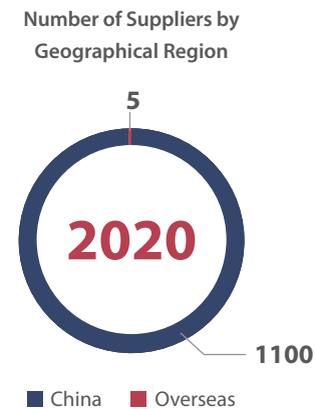


We conduct a hierarchical management of the reviewed suppliers. We will make priority inquiries and price comparisons and sign purchase contracts with suppliers with excellent ratings. For suppliers with poor ratings, we will reduce the number of orders and notify them for rectification within a specified period of time; if there is no obvious improvement within the time limit, the cooperation relationship will be terminated. Suppliers who cannot attain the passing score will be eliminated directly and blacklisted.

In order to establish a fair and transparent supply chain, the Company requires all suppliers who cooperate with us to sign the Compliance and Professional Ethics Commitment Letter and abide by the Anti-Commercial Bribery Clause in the contract, preventing any unjust economic relations with us or other related personnel interest exchanges, and protecting the legitimate rights and interests of both sides. We also adopt a regular rotation mechanism for purchasing staff or purchasing unit to avoid commercial bribery or other corruption throughout supply chain activities.

We attach great importance to communication with suppliers and maintain interaction and exchanges with them through meeting invitations, project proposal introductions, bid presentations, business negotiations, irregular field visits and supplier conferences.

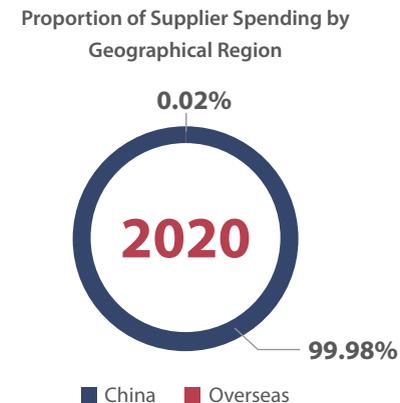
In 2020, we newly added **235** suppliers to our qualified vender pool. As of the end of the Reporting Period, we had **1,105** supplier partners in total:



Case: Supplier Conference

On November 5, 2020, FinVolution launched the second supplier conference in Shanghai with the theme of “Be partners, Be great”. FinVolution adheres to the original intention of integrity and

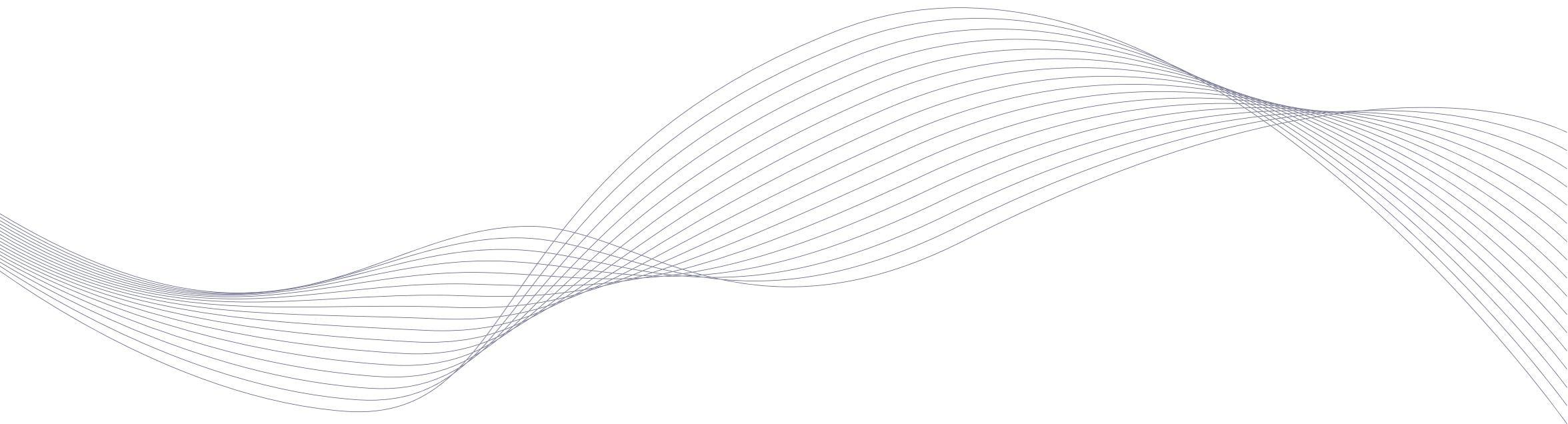
compliance, and is committed to establishing a long-term win-win cooperation with our partners, so as to complement and reinforce each other to embrace glory and success.



05

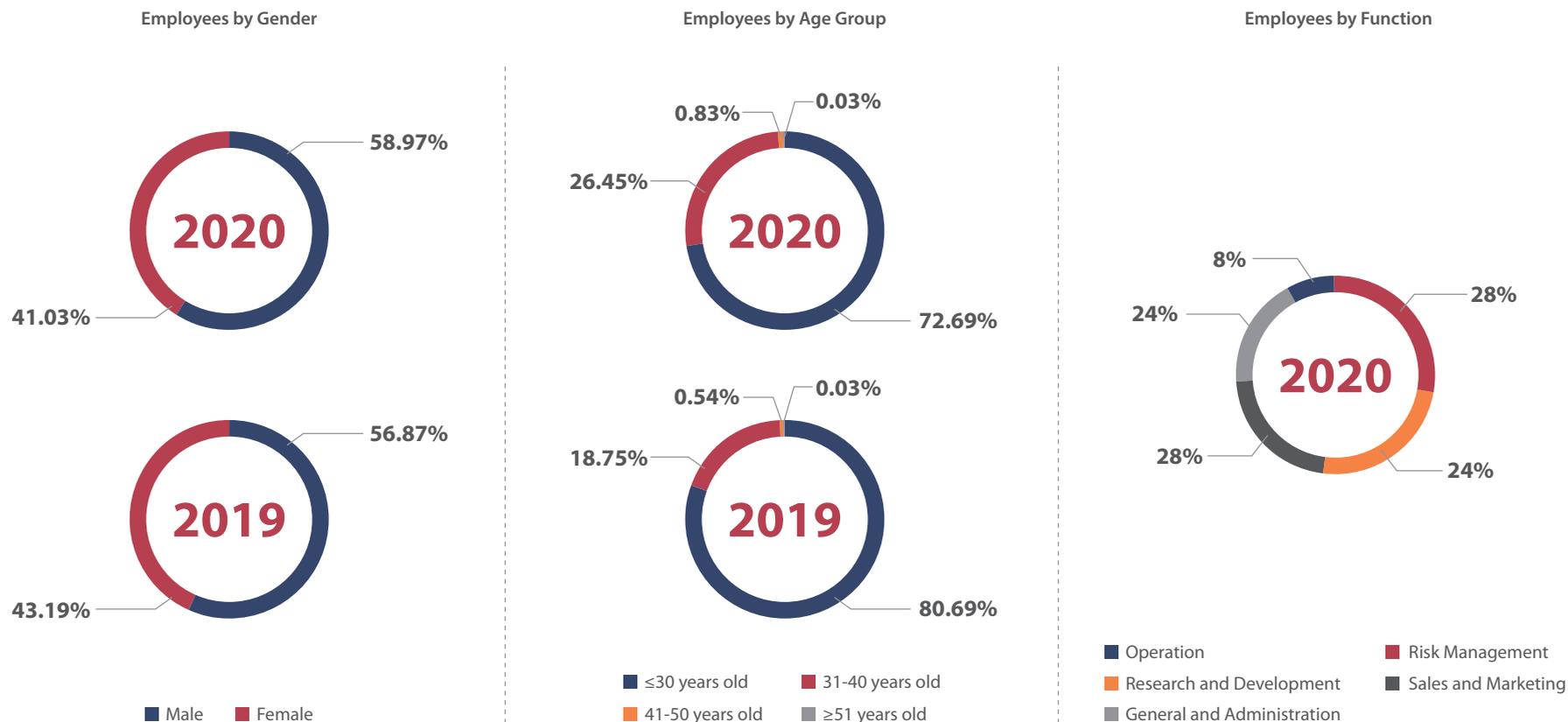
Commitment to Employees

- / Legal employment
- / Training and development
- / Health and safety



At Finvolution, we regard every employee as our family member and affectionately call them "rice seeds," as they are our most important and valuable assets. We are fostering an environment where our employees are engaged, cared for and receive equal opportunities in terms of promotion, training, and compensation. We have been recognized as the Best Employer brand over past three years.

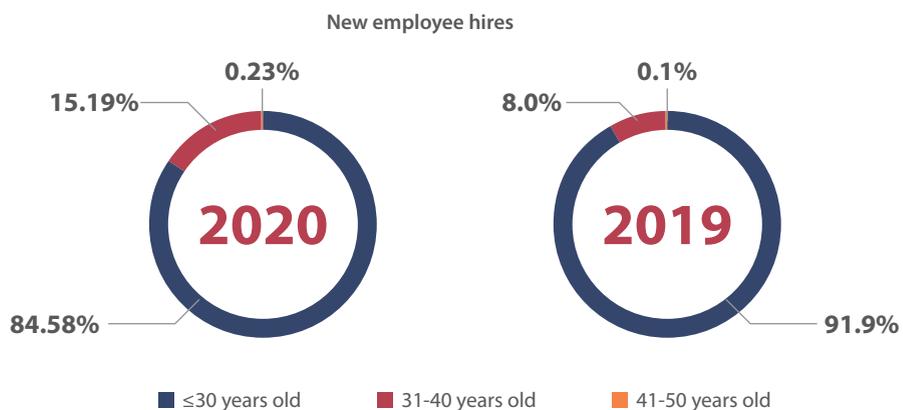
As of December 31, 2020, we had **3,064** full-time employees, and the detailed composition were as follows:



/ Legal Employment

The Company strictly abides by the laws and regulations of the place where it operates. In keeping with our core values and job requirements, we evaluate the professional competencies, skills, experience, personality, and professionalism of applicants and employment is based on meritocracy. We select talent through traditional recruitment platforms, social platforms, headhunter recommendations, internal recommendations and other ways to meet our business needs.

As of December 31, 2020, the percentage of our new employee hires by age group were as follows:



• Compensation and Benefit

> Compensation system

We have formulated a fair, reasonable and market-competitive compensation system to ensure our employees receive the compensation that he or she deserves. Employee compensation consists of basic monthly salary, subsidies, performance-based bonus and year-end bonus. We regularly evaluate the performance of our employees, and adjust salaries according to an employee's knowledge and experience, professional skills, service term, performance evaluation results and other factors.

According to the nature of work, we set up a variety of career paths for our employees, each of which consists of different professional levels with corresponding career promotion channels. One hundred percent of our employees receive assessments from multiple dimensions every year, and qualified employees will be promoted.

> Share incentive plan

According to Employee Stock Options Plans (ESOP), we also offer employee stock ownership plans to eligible employees, officers, directors and consultants to incentivize their performance and align their interests with ours. We believe granting of share incentive awards is of significant importance to attract and retain talent.



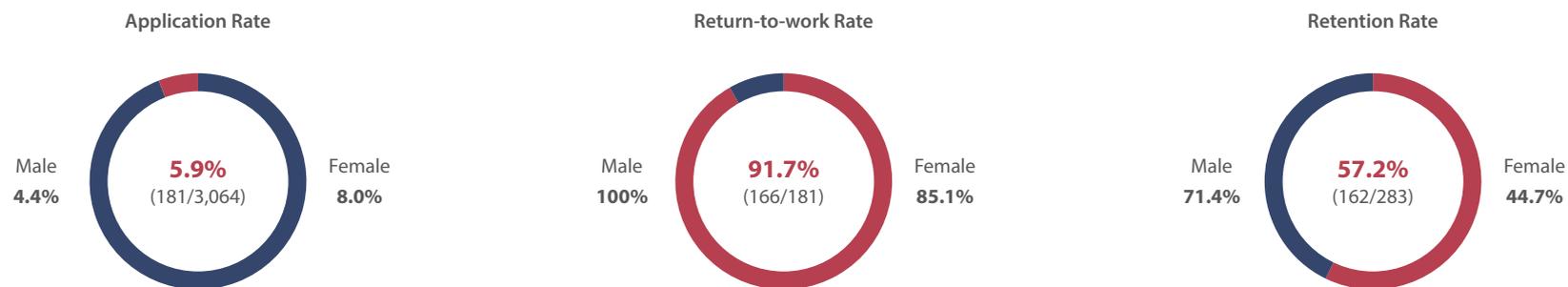
> Working hours and holidays

A flexible working hour system has been established for our employees. They can choose the work schedule or location flexibly and independently according to the job categories.

Our employees are entitled to weekends, public holidays, personal leave, sick leave, work injury leave, marriage leave, parental leave and breastfeeding leave, paternity leave, bereavement leave, annual

leave, as well as other statutory holidays in China. Employees have flexibility in making use of their leaves to pursue a work-life balance lifestyle.

As of December 31, 2020, the application rate for parental leave, return to work rate, and retention rate, by gender, were as follows:



> Pay equity

We sign a labor contract with all employees according to laws, and specify the work content and corresponding labor remuneration. We ensure that employees with the same level of expertise and working achievements will not be treated differently when they are engaged in corresponding types of work. A robust annual compensation review process has been established to identify any pay gaps. We will work to promptly close any such gaps to ensure our employees are being compensated equitably.

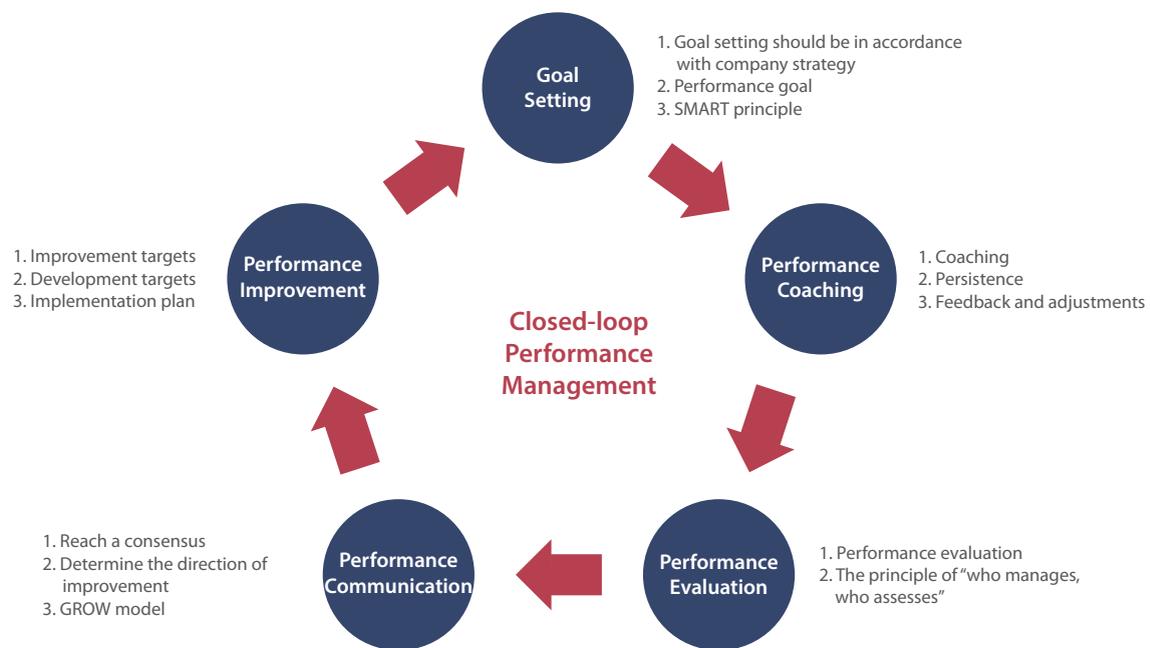
> Social insurance

We provide retirement insurance, medical insurance, unemployment insurance, work injury insurance, maternity insurance and housing provident fund for all mainland China employees. In addition, employees can enjoy supplementary medical insurance 2 months after entering the Company.

For overseas employees, in addition to providing necessary insurance for them in accordance with local laws and regulations, we also purchase supplementary commercial insurance for qualified employees.

• Appraisal Mechanism

We recognize our employees' hard work and have established a closed-loop performance management system. The performance appraisals are conducted in the middle of a year and at the end of the year. The assessment rate for the employees was 100% in 2020.



• Human Rights

FinVolution is committed to respecting human rights while operating our business. We attach great importance to the human rights of employees and prohibit all acts of discrimination, bullying, intimidation, sexual harassment, etc.

Forced labor and child labor is strictly prohibited in FinVolution. We will not force nor threaten any non-willing personnel to carry out work-related tasks. Employee consent must be obtained first if there is a need for overtime. We only accept applicants over 18 years old and double-check the age of new employees to avoid child labor. In 2020 there was no forced labor or child labor at FinVolution.

At FinVolution, we advocate an inclusive, diversified, fair and just working environment, and encourage cooperation and sharing. We ensure that employees will not be treated differently due to gender, region, color, age, nationality, race, religious belief, family and physical quality, etc., so that all employees can enjoy equality in terms of employment, salary and welfare, leave, promotion, personal development, etc. As of December 31, 2020, we had 5 employees with disabilities and 142 employees from ethnic minorities.

We respect our employees' right to freedom of association, and actively consult and engage with the labor union and employee representative groups on a range of issues. One hundred percent of the workforce at our headquarters have joined the labor union and are covered by collective bargaining agreements.

• Employee Care

We are committed to providing a safe and comfortable workplace for our rice seeds through various employee care initiatives and programs.

> Donation

In October 2016, we established the "Care for Rice Seeds" Internal Charity Foundation with the aim to help rice seeds with financial difficulties. Any rice seed who participates in the fund can apply for fund assistance to help themselves or their parents, children and spouses for their medical expenses. In 2020, the fund raised an additional RMB103,000 and the size of the fund reached RMB669,000. Since its establishment, the "Care for Rice Seeds" Internal Charity Foundation has helped 107 people from 85 rice seeds (employees) families with a total amount of RMB572,751.48.

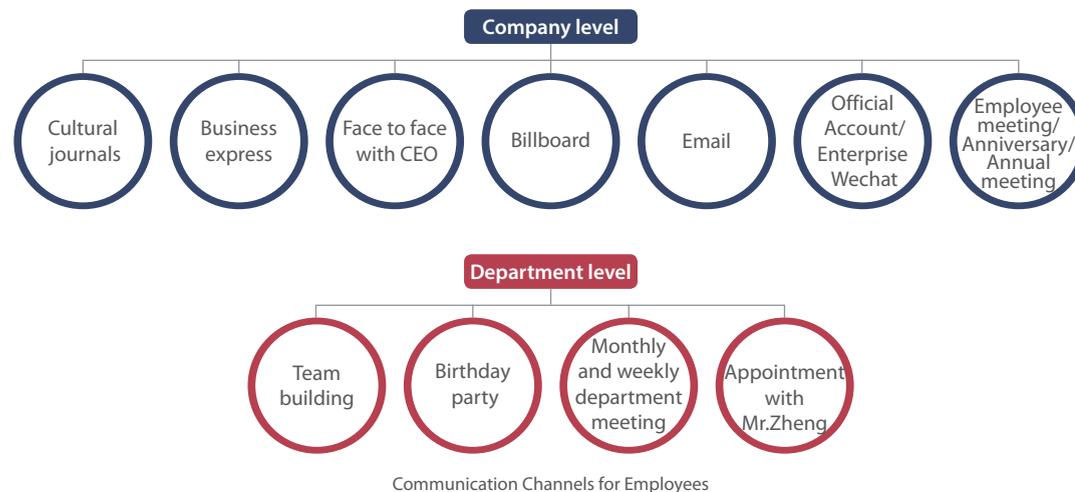
In 2020, we carried out donation activities for overseas employees suffering from serious illnesses and accidental death of a relative to help them tide over their difficulties.



Donation Activities for Overseas Employees

> Employee communication

FinVolution respects the right of employees to speak out at work, encourages them to make suggestions for the improvement of the Company. To ensure the fairness of labor relations, we established multiple channels for employee communications and encouraged them to express their opinions or suggestions in a timely manner. A senior management mailbox (CEO mailbox) and face-to-face symposiums for employees and management (Face to Face with CEO) are deployed as direct channels for the employees to communicate with the senior management.



Case: CEO Mailbox

The CEO mailbox allows employees to send their views and suggestions to the CEO at any time. In terms of employee feedback, the person in charge of the mechanism will request appropriate senior managers to respond to the feedback and take action to address the issues. The results will be disclosed on a monthly basis. The employee providing the most valuable feedback in each year will be rewarded. In 2020, the CEO mailbox received feedback on employee training, employee benefits, product suggestions and other aspects from our employees, which helped us improve the Company operation.



Case: Face to Face With CEO 

Face-to-face activities are held regularly between CEO and employees in the form of forums and online broadcasting, including company performance interpretation, the quarterly selection of outstanding employees, CEO afternoon tea, CEO luncheon, etc. In 2020, we held 4 face to face with CEO activities with a total of nearly 1,500 participants.

In May 2020, CEO Zhang Feng, together with Chairman Li Tiezheng, interpreted the Company's financial report in the Face to Face With CEO, which shows our simple, open and honest corporate culture.



> Employee engagement survey

To create a positive culture, increase employee productivity and create a happier and satisfactory workplace, we conducted the employee engagement survey for the second time in 2020. The survey results showed that most of our employees' concerns centered around work support, talent development, welfare and corporate culture.

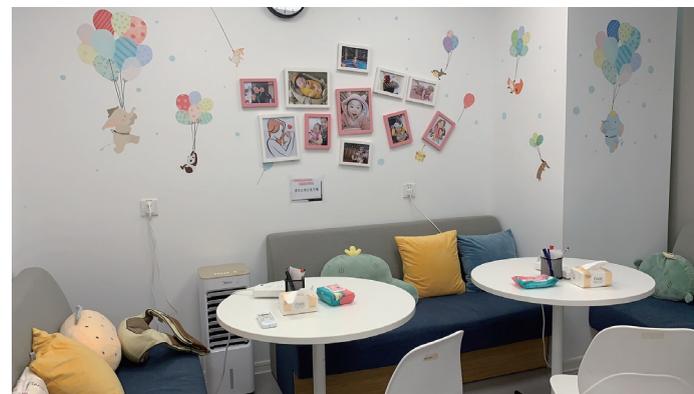
> Concern for female employees

Female employees are an important group of our workplace, accounting for 41% of the total workforce and 21% of the managerial level team. In order to extend our respect and care for female employees, we provide them with a series of exclusive activities, including "Love Mommy Cottage", "March 8 Women's Day", and other benefits.

Case: Love Mommy Cottage 

Since its establishment in January 2018, Love Mommy Cottage has been committed to creating a warm and convenient rest place for female employees, where our nursing mothers can relax and rest comfortably. It also provides necessary supports for our nursing mothers in need. In 2020, we equipped the Love Mommy Cottage with additional air conditioner and cooling fans to provide a more comfortable environment for female employees, and also set up a photo wall to leave a beautiful memoir for them.

In 2020, the It served more than 80 lactating female employees and won the title of Shanghai Five-star Mommy Cottage.



> Employee activities

We organize various activities annually to enrich employees' life, aiming to create a work-life balance workplace.

Domestic staff activities



- | | |
|---|---|
| 1 | 2 |
| 3 | 4 |
| 5 | 6 |
- 1. Christmas Celebration
 - 3. 13th Anniversary Celebration
 - 5. Teambuilding

- 2. Annual Convention
- 4. Basketball Competition
- 6. Office yoga

Overseas staff activities



- | | | | |
|---|---|----------------------------|------------------------------|
| 1 | 2 | 1. Staff Birthday Party | 2. Independence Day Activity |
| 3 | 4 | 3. Chinese Spring Festival | 4. Fasting Activity |
| 6 | 7 | 5. Basketball Competition | 8. Teambuilding |
| 5 | 8 | 6. New Year's Day | 7. Christmas Celebration |

/ Training and Development

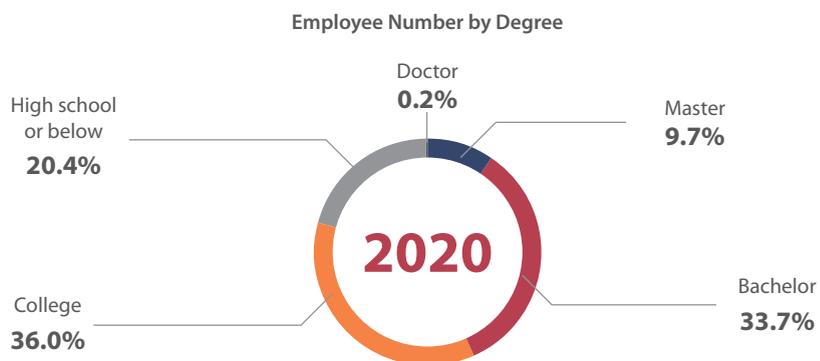
Supporting our employees' professional development is a core focus of our human capital strategy. We have developed diversified training and development programs to help our employees build their knowledge, skills and experience.

• Establishment of Talent Pool

We established capability assessment models for four types of career paths in our company, namely business analysis, big data, R&D and product development. Each capability assessment model covers 7-8 professional capability items and 7 potential items, all of which contributed to a comprehensive capability evaluation tool.

With periodic capability evaluation of our employees, we had a better understanding of the capacities and potentials of our professional talents. Key talents were identified and included in our talent pools through the three-dimensional capability evaluation tool of performance, ability and potential to lay a solid foundation for their dynamic and sustainable development.

As of December 31, 2020, our talents by different academic background are showed in the diagram below:

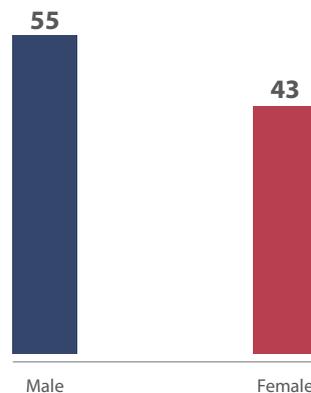


• Development Programs for Employees

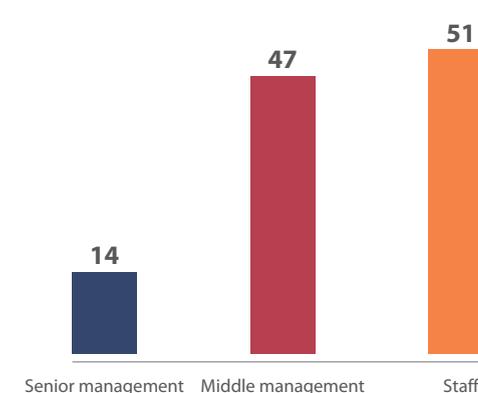
To help employees fit in and unlock their maximum potential, we continuously improve our training system. We have built a multi-level training system that consists of internal and external training channels for our employees from entry to management level.

In 2020, 91% of our employees benefitted from our employee training system, with total training hours of 156,431 or 50 training hours per capita. The training hours by gender or employee type were as follows:

Average Training Hours by Gender



Average Training Hours by Employee Type



> Internal training

We have developed the Enterprise University training program for our rice seeds. The Enterprise University consists of online and offline courses oriented for new employee knowledge expansion, professional skill enhancement and leadership development.

>> E-learning platform

Our own online learning platform, "Rice Seeds University On-line," provides convenient access for employees enabling them to study anytime and anywhere. More than 400 courses are provided on this platform. Employees are encouraged to learn at their own pace according to their individual interests.



>> Training for Young Rice Seeds

In order to help young rice seeds quickly fit into the specific program "Training for Young Rice Seeds" is designed to help them better understand our company profile, our business and services, our corporate culture, talent development, and industry trends, etc. In 2020, 428 employees participated in "Training for Green Rice" with 3,638 training hours in total.



>> Specialized Colleges

We actively promote performance improvement and build up employee's professional capacities through our Enterprise University program which contains four specialized colleges, namely College of Big Data, College of Product, College of Business Analysis, and College of Technology. In 2020, the four colleges offered 65 courses and had 3,076 participants.



Big Data	Product Development	Business Analysis	Technology
Empower all rice seeds with data analysis ability, cultivate critical data thinking, and improve personal ability to use data	Improve the overall product concept of personnel, and then improve customer satisfaction level	Cultivate leading business analysis experts in the industry to continuously improve the competitiveness of our company	Develop basic technology know-how, sort out and unify the internal operation process and standards

>> Leadership College

We pay close attention to the leadership development of our managerial staff. Leadership College is set up under our Enterprise University training program to offer comprehensive and tailored leadership trainings for senior managers, middle managers, junior managers and strategic managers.



- **Sugarcane for VP level**
 - MBA & EMBA
 - AC assessment center
 - Senior management trainer 1v1
 - Private council

- **Sorghum for director level**
 - External leadership coach
 - Customized 1v1 IDP coaching
 - Customized leadership courses and workshops

- **Highland barley for reserve director**
 - Leadership & Effective communication
 - Best performance coaching
 - Impact

- **Corn for manager level**
 - Online: CEIBS classic curriculum
 - Offline: Management skills courses
 - Final defense

- **Rice Seeds for everyone**
 - Personal management series
 - E-learning



Leadership College Program

Case: Corn Development Camp

In order to realize the leadership transformation of middle-level employees, enhance team empowerment and strengthen collaboration, we held a three-month Corn Development Camp project in October 2020. This project focused on the development of effective communication skills, attracting 36 employees from the front, middle and back offices of the Company to participate in the training. The project consisted of 18 training themes, in which, participants received 32 hours of training hours per capita, and the satisfaction score reached 94.



> External training

Besides the well-established Enterprise University training program, we also provide external training opportunities for our employees to further expand their horizons. In 2020, we funded 2 employees for continuing education for an MBA degree.

Case: Customized leadership training program

In 2020, cooperating with Development Dimensions International, we customized a mixed leadership training plan for the management. 103 employees, including front-line managers, directors, senior executives and other managers, participated in various leadership development projects such as interactive seminars, online courses, action learning and co-creation workshops.



• Development Programs for Students

We believe that young talents can bring new perspectives and energy to us and will shape the future of our business. Thus, we offer a variety of development programs intended to help our young talents gain more professional experience and nurture their interests.

Corporate-college Cooperation program: cooperate with key universities in China to promote talent development and have helped more than **1,000** students.

Case: The Fifth “FinVolution Cup”

On August 30, 2020, “The 5th Data Solution Application Competition of the FinVolution Cup (Formerly known as: “Magic Mirror” Cup),” sponsored by FinVolution Smart Finance Institute, came to a successful conclusion in Shanghai. The slogan of this year’s “FinVolution Cup” is “Technology makes the small and micro unique.” Taking micro-small enterprises credit as the theme, the event solicited technical solutions in the field of credit from enterprises, universities, research institutions, individuals and other groups. After two months of intensive competition, a total of 10 teams competed in the finals. After a comprehensive evaluation by the expert judges, 6 teams eventually emerged as the winners and shared a total of RMB300,000.



/ Health and Safety

We highly prioritize occupational health and safety, and strive to provide a safe and healthy workplace for our employees. We protect the health and safety of our employees by carrying our safety education, providing our employees with safety benefits and occupational health care measures.

As of December 31, 2020, there have been zero cases of work-related fatalities and zero cases of occupational disease. Seven work-related injuries were reported. Details were summarized as follow:

Indicator	Female	Male	Total
The Number of Work-related Fatality	0	0	0
The Number of Occupational Disease	0	0	0
The Number of Work-related Injury	4	3	7
Injury Rate ²	1.59	0.83	1.14
Lost workdays (days)	24	121	145
Severity Rate ³	9.53	33.52	23.66

²Injury rate = (The number of work-related injury + The number of work-related fatalities) * 1,000,000 / total number of hours worked

³Severity Rate = (The actual number of lost work days * 1,000,000) / total number of hours worked

> Training and drill

In order to improve employees' safety knowledge and awareness, safety trainings are arranged from time to time. Fire drills or earthquake drills are conducted on a yearly basis.



Earthquake Drill

> Annual physical examination for employees

Annual physical examinations are arranged for our rice seeds (employees) to closely monitor their health conditions. We also invite experts and doctors to give a comprehensive interpretation and explanation to our employees on their physical examination reports.

> Care for employees' mental health (EAP)

We pay great attention to employees' mental health development because we understand the front-line employees assume more pressure at work. The EAP counseling station services have been offered to our employees to improve their mental well-being.

EAP counseling station provides various services pivoting around work pressure, intimate relationships, parenting, interpersonal relationships, physical health, etc. It helps to solve the problems for employees and their loved ones by means of mental health lectures, mental health assessment, face-to-face psychological consultation, 24/7 psychological support hotline, etc.

In 2020, the EAP counseling station held 18 trainings and 5 activities for our employees, and provided 86 employees/immediate relatives of employees with psychological counseling services to address their problems, of which 56.8% were work-related issues.

> Pandemic Prevention

During the pandemic, FinVolution immediately set up a pandemic working group, launched a health information reporting platform for employees and provided a 24-hour psychological consultation hotline. We also ensured daily supply of respirators, hand sanitizers and other necessary materials for employees, carefully disinfected the office several times a day, and arranged meal ordering services for employees to help them tide over the pandemic period. For overseas employees, respirators, face masks and hand sanitizer were also provided. In addition, we regularly disinfected the office area, arranged remote communication and work for employees, and limited public activities. We also arranged nucleic acid testing for our employees to ensure their health while speeding up the resumption of work and production.

Case: Caring during COVID-19

During the Spring Festival, many regions launched the initiative of "Stay Put for Spring Festival," thus many of the staff could not go home because of the COVID-19 outbreak. The counseling station suggested that employees could "shorten" the distance with their families by contacting their families to ensure the safety and create a ceremony of Spring Festival to ease their homesickness, so that these employees can maintain empathy with the city and improve the sense of belonging in a foreign city. We also encouraged our employees to communicate with us during this special period, so as to divert their attentions and reduce loneliness in a foreign city.



Pandemic Prevention Supplies



Office Disinfection



Temperature Check

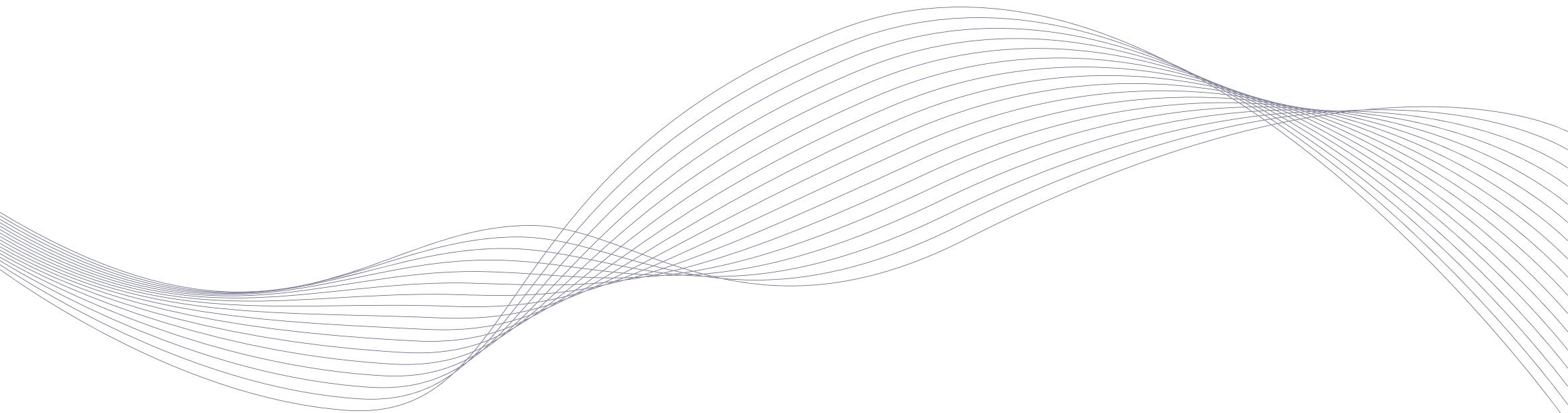


Nucleic Acid Testing

06

Commitment to Environment

- / Carbon Neutrality Targets
- / Low-Carbon Operation
- / Waste Reduction
- / Response to Climate Change



FinVolution pays great attention to protecting the earth's natural resources, and consider the impacts of operations on the environment into the Company's overall strategy. We strictly comply with relevant national laws and regulations, including but not limited to the Environmental Protection Law of the People's Republic of China and the Energy Conservation Law of the People's Republic of China. While maintaining high quality services, we actively promote a green and low-carbon business model, and mitigate possible adverse impacts of our business on the environment.



/ Carbon Neutrality Targets

On September 22, 2020, at the 75th session of the UN General Assembly, President Xi Jinping made clear that "China will scale up its Intended Nationally Determined Contributions by adopting more vigorous policies and measures. We aim to have CO2 emissions peak before 2030 and achieve carbon neutrality before 2060." Based on this objective, as a fintech enterprise, FinVolution actively responds to the national policy. We implement a series of policies and initiatives to improve energy efficiency, and reduce greenhouse gas and waste emissions. We strive to promote sustainable development, and contribute to the country's ambitious goal of achieving carbon neutrality.

FinVolution is committed to gradually achieve carbon neutralization of operating emissions (scope 1 and scope 2) from 2020, reach emission peak in 2030, and achieve net zero emission of greenhouse gases of our business by 2060.

1) Carry out systematic carbon accounting

Carry out carbon accounting annually and invite third party organizations to conduct carbon inventory verification.



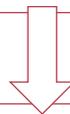
2) Strengthen green governance within the Company

Start the "Environmental Protection Alliance Front" project to create a green office environment and give priority to the use of renewable energy; Advocate low-carbon workplace and travel mode for employees; Implement energy saving emission reduction transformation and build a green supply chain.



3) Promote green financial service

Practice the concept of green development, promote green and low-carbon innovative digital business, empower financial institutions with technological capability, and accelerate the development of green finance.



4) Practice "carbon inclusion"

Combine "carbon inclusion" elements to our service, raise net zero awareness of our users and encourage and guide them towards low-carbon behaviors.

Carbon Neutrality Roadmap

/ Low-Carbon Operation

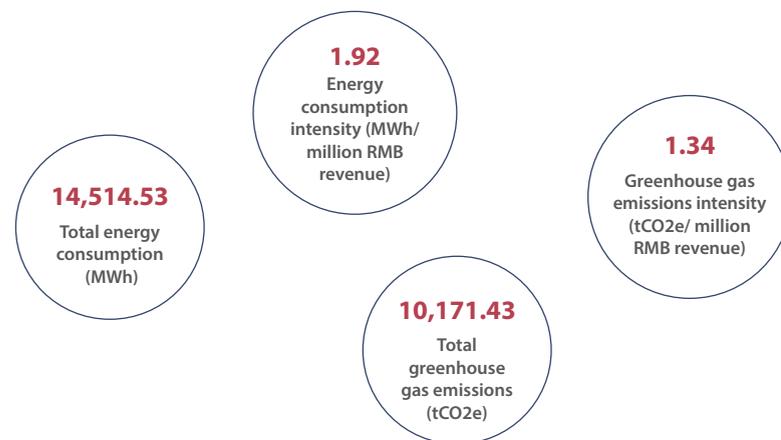
We actively promote a green and low-carbon innovative digital business model, abandon brick-and-mortar branches and paper-based business. Relying on our online platform, the usage of energy, paper and other resources, as well as carbon emissions are substantially reduced. At the same time, the 24/7 nature of our business, services and products ensure our customers can access us anytime and anywhere, which also greatly reduces travel-related carbon emissions.

Based on the characteristics of our business, we do not generate a large amount of carbon emissions or other air emissions. The main carbon emissions come from the indirect greenhouse gas emissions from the power consumption in our offices and data center. We are fully aware of the necessity of energy conservation for the sustainable development of the Company and have taken a series of measures to improve energy efficiency and reduce carbon emissions:

- Our data center adopts a sustainable development design concept, and uses a number of green technologies to reduce the energy consumption and carbon footprint. For example, an advanced cooling system is effectively combined with the air conditioning system to save water and electricity. As a result, our data center PUE indicator has reached 1.5, illustrating we are a leading energy efficient data center in Shanghai.
- Installing IBOX Smart Module: Through the functions of schedule setting, regular shutdown, temperature range setting and temperature timing resetting, the intelligent air conditioning system is further realized, thus greatly reducing energy consumption.
- Adopt energy-saving equipment such as LED lamps in the office area;
- Specify the use of air conditioners according to specific room temperature;
- Designated personnel to conduct regular inspection, turn off the unnecessary electrical equipment in the office area;
- Encourage the use of teleconference and Internet Conference to reduce unnecessary business travelling;
- Encourage employees to use public transportation.

During the Reporting Period, the Company's KPIs for energy consumption and greenhouse gas emissions were as follows:

Key Performance Indicators In 2020^{1,2}



Notes:

1. The key performance indicators above represent the energy efficiency of FinVolution Group headquarter office and its data center in Shanghai, the offices of Zhengzhou Platinum-Zinc Information Technology Co., Ltd, Changsha Platinum Zinc Information Technology Co., Ltd. and Hefei Platinum-Tin Information Technology Co., Ltd.. Compared with 2019, we included the office of Changsha Platinum Zinc Information Technology Co., Ltd. into the scope for energy efficiency calculation.

2. The greenhouse gas emissions of the Company only include the Scope 2: energy indirect greenhouse gas emissions (emissions from purchased electricity) and do not include Scope 1: direct greenhouse gas emissions. Greenhouse gas emissions are presented as CO₂ equivalent. The greenhouse gas emissions calculation method and conversion factors are based on the Guidelines for Accounting and Reporting Greenhouse Gas Emissions from China Public Building Operation Units (Enterprises) issued by the China Development and Reform Commission.

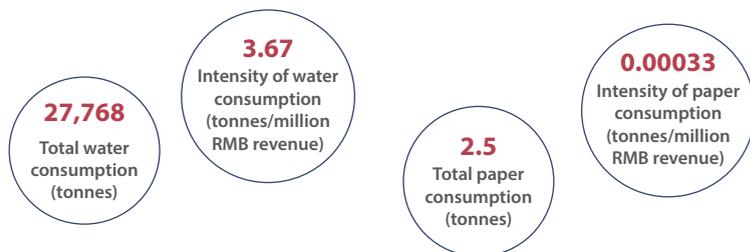
/ Waste Reduction

Our operations in the office and data center consume municipal water and generate some non-hazardous waste. In order to reduce waste generation and conserve water, we have taken the following measures:

- Put up environmental awareness slogans and green plants in the office area to improve the environmental protection awareness of employees;
- Regularly maintain the water equipment, strengthen the regular inspection, and prevent water leakage;
- Encourage double-sided printing of office paper and the use of electronic documents to transfer information to reduce the use of paper;
- Special classification garbage cans are adopted in the office, garbage classification guidelines are posted, and cleaning workers are arranged to guide employees in proper classification of office garbage, so as to ensure reasonable disposal of wastes.

During the Reporting Period, the Company's KPIs for resource usage were as follows:

Key Performance Indicators In 2020¹



Notes:

1. The key performance indicators above represent the consumption in the headquarter office of FinVolution, the offices of Zhengzhou Platinum-Zinc Information Technology Co., Ltd, Changsha Platinum Zinc Information Technology Co., Ltd. and Hefei Platinum-Tin Information Technology Co., Ltd.. Compared with 2019, we include the office of Changsha Platinum Zinc Information Technology Co., Ltd. for into the scope for consumption calculation.

/ Response to Climate Change

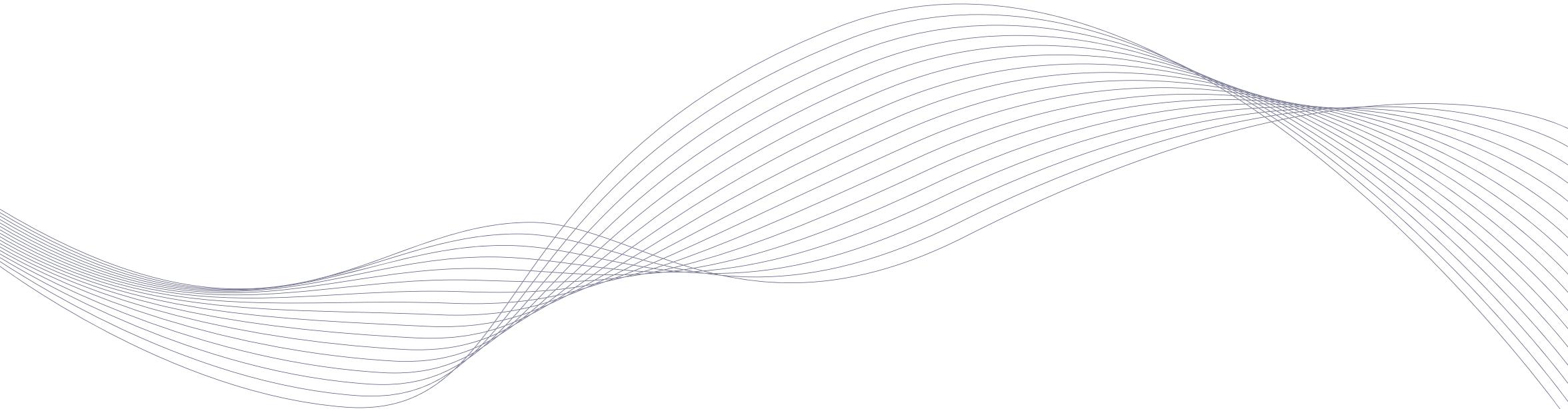
As a fintech enterprise, FinVolution is not engaged in mass production and does not consume much energy or produce substantial greenhouse gases. However, the Company faces potential climate-related risks including extreme weather events, rising sea levels and other physical risks. Meanwhile, transformation risks such as policy and legal risks, technology, market and reputational risks exert lesser impact on us. We continue to take climate-related risks and subsequent actual and potential impacts on our business and strategy seriously. In view of the development of the Company, the corresponding emergency procedures and preventive measures have been formulated to minimize the negative impacts of climate change on the business operations of the Company and the safety of our employees.



07

Commitment to Industry and Community

- / Promoting Industrial Exchanges and Development
- / Engagement in Community Welfare Services



Committed to the ideology of “finance at the convenience of your fingertips and every little bit of funds helps,” we want to be deeply involved in the communities and industry we serve. We seek to provide financial support to more people and hopefully extend our influence in the community and industry in a more sustainable way.

/ Promoting Industrial Exchanges and Development

FinVolution is deeply involved in the advancement of the industry and actively assumes social responsibilities. We are committed to the realization of the value by taking advantage of our technical resources in many aspects, and contribute wisdom and strength to the benign development of society.

> Partner with the Supervision to Promote Industrial Development and Innovation

In 2020, we held more than 10 seminars with the People’s Bank of China, the China Banking and Insurance Regulatory Commission, and other central and local regulatory authorities. The key topics, namely development of Fintech, financial data governance and personal information protection, and blockchain innovation, were deeply discussed at these seminars. Discussions were held on the current situation of the industry, market trends, regulatory policies, policy suggestions, etc. By actively participating in such seminar discussions, we hope to deepen our cooperation with regulatory authorities and promote the development and innovation of Fintech industry.

> Cooperating with the Police to Jointly Combat Telecom Fraud

Since April 2020, by taking advantage of big data, artificial intelligence and Internet technology, FinVolution has carried out close cooperation with Shanghai Municipal Public Security Bureau in the anti-fraud campaign to jointly combat telecom fraud. Both sides have jointly established a whole process for anti-fraud synergy mechanism, involving anti-fraud propaganda, early warning, mid-term blocking and subsequent tracking, effectively safeguarding the rights and interests of users. In the meantime, we also provide real-time anti-fraud SMS reminders for our users, and conduct intercept and telephone persuasion for users who are at the risk of a fraudulent situation. By the end of 2020, FinVolution helped a total of 70,000 high-risk users, identified 532 APP and phone fraud activities, and assisted the public security organization in solving 26 fraud cases. The fraud incidence rate dropped to 0.009‰ at the end of the year, down by 82% comparing with the beginning of the year.



/ Engagement in Community Welfare Services

As a company founded to “reach out to others”, FinVolution actively participates in various public welfare activities, who continues to invest time and resources in fighting against the pandemic, helping people in crisis and poverty, and educating

children. We earnestly fulfill the corporate social responsibility and contribute to the social welfare and disaster relief of the local community. In 2020, we donated materials and funds worth nearly RMB4 million to various public welfare activities.

• FinVolution’s Efforts for COVID-19 Conquering

In 2020, the sudden outbreak of COVID-19 has wreaked havoc around the world, affecting all walks of life to varying degrees. At such a difficult moment, FinVolution attaches great importance to the pandemic situation and actively fulfills its

social responsibilities. We have participated in donations for the pandemic and introduced a series of preferential measures, making a great contribution to the fight against COVID-19 while ensuring business continuity and employee safety.

> Taking Action in Urgency with In-kind Donations

At the beginning of 2020, in order to help Wuhan fight the pandemic, we donated RMB1 million to the Pudong Glory Society. At the same time, we also purchased a large number of medical supplies from overseas, and donated 15,000 N95 respirators, 5,000 FFP2 respirators and 200 sets of protective clothing to Wuhan Jinyintan Hospital, Union Hospital affiliated to Tongji Medical College of Huazhong University of Science and Technology, Huashan Hospital and Zhongshan Hospital Affiliated to Fudan University, and Red Cross Society of China Shanghai Pudong New Area Branch, providing effective protection for health care workers.

At the same time, we launched an internal fundraising campaign.

Through the creation of employee donation channel for our “rice seeds,”(employees) a total amount of RMB74,200 was raised from 634 employees, which was successfully transferred to the account of Wuhan Leishenshan Hospital in mid-February 2020, providing support for Hubei to fight against the pandemic.

In addition, epidemic prevention and cooperation with colleges and universities remains a top priority. FinVolution has always maintained a good cooperative relationship with Wuhan University and Huazhong University of Science and Technology. During the pandemic, we donated RMB50,000 to each of the two universities for targeted assistance to the students and their families affected by the pandemic.



> Donating Overseas to Defeat the Pandemic through Solidarity

With COVID-19 sweeping the world, overseas regions, especially many Southeast Asian countries, have also suffered unprecedented disasters. In order to alleviate the pandemic in local communities, FinVolution donated 40,000 respirators to Vietnam, involving a total amount of RMB56,800. We also made donations of 4,000 N95 respirators and 1,000 sets of protective clothing with a total value of RMB183,100 to the Philippines. At the same time, FinVolution, together with its wholly owned subsidiary WeFund Lending in the Philippines, donated epidemic prevention materials such as protective clothing and respirators to ten hospitals in Manila which care for COVID-19 positive patients, as well as the police station in Taguig City.



> Providing Innovative Services to Reassure Customers' Benefits

During the pandemic, FinVolution adhered to the philosophy of technology-enabled finance and supported the remote operation of 42 merchants through our self-developed Smart Bull and Li Jian Intelligent Loan Collection Management Platform. For Hubei Province, the most severely affected region in China, we not only provided remote office technical supports for some merchants, but also cooperated with AIBANK to launch a RMB50 million low interest loan project with the annual percentage rate (APR) of 3.9% at the end of March 2020. The unified borrowing period of this project is 6 months, aiming to help small business owners pull through the pandemic. At the same time, we conducted in-depth research on small business owners from multiple industries, such as retail and catering. We assessed the degree of influence by the pandemic, operating conditions and their financial needs, so as to provide more smooth and convenient financing products and channels for small business owners, facilitating orderly business recovery. In addition, we formulated a reduction and exemption

scheme for payment overdue users who were seriously affected by the pandemic in Hubei Province to alleviate the economic pressure of users to the greatest extent.

On March 3, 2020, one confirmed case of COVID-19 was reported in Yulan Xiangyuan Community, Pudong, Shanghai, and the entire community was put under complete quarantine. FinVolution's brand "Gou Ya New Retail Shop" immediately took action to provide shelves and unmanned smart vending machines for free to the community to solve the problems of residents' purchasing goods and storage. On March 5, we delivered 11 shelves and unmanned smart vending machines to the community. Shelves were used to place community residents' parcels, takeaways, etc. Unmanned smart vending machines provided pandemic-prevention materials such as alcohol wet wipes, and bread and milk and other meal substitutes, to alleviate the shortage of epidemic-prevention materials and the inconvenience of purchasing daily necessities.



• Providing Timely Help and Boosting Poverty Alleviation

> Liangshan Special Poverty Alleviation Program

The Daliang Mountains in Sichuan Province are known as one of the poorest areas of China. Due to various factors such as inconvenient transportation and harsh climate, there were once 11 counties that were poverty-stricken. In recent years, FinVolution has visited the Daliang Mountains multiple times to initiate a series of programs for the public good.

In 2020, we donated clothing worth RMB200,000 to the Daliang Mountains Disabled Persons' Federation of Sichuan Province to assist the local poor families of the disabled. In addition to covering all school-age children in Jiwei Village, FinVolution's Liangshan Love Kindergarten Program is expected to meet the needs of nearly 150 new school-age children for preschool education every year. For us, the launch of this program is just a prelude to children's education in the Daliang Mountains. In future, FinVolution will as always pay attention to the needs and development of children and provide support for their growth from multiple aspects.

Case: The official launch of Liangshan Love Kindergarten

On October 19, 2020, the kindergarten donated by FinVolution in Jiwei Village, Meigu County, Liangshan Prefecture, Sichuan Province was officially launched. Mr. Tiezheng Li, the founder and president of the Company, and Mr. Meng Miao, the deputy president, jointly unveiled the plaque for the kindergarten, signaling that the kindergarten would be formally put into use. At the same time, FinVolution donated a batch of educational materials for local children to support their following study.

"Love Kindergarten" is expected to create a good environment for the children in Meigu County to learn Mandarin and lay a

good foundation for their future growth. Mr. Tiezheng Li, the founder and president of FinVolution, said at the unveiling ceremony: "We believe that every child in the Daliang Mountains bears infinite possibilities. We hope that through our unremitting efforts, we can prompt more children to set sail at the beginning of their journey of life."

In the 2020 Annual (6th) Beijing Financial Forum and Annual Top 10 Brands Selection of Beijing Financial Industry, FinVolution also won the "Model of Social Welfare Award" by virtue of its public welfare program – FinVolution's Liangshan Love Kindergarten.



> Educational Poverty Alleviation in Shaanxi Province

We continue to pay attention to children's education. On May 26, 2020, during the filming of the documentary, FinVolution found that school supplies were in short at Songjiazhuang Primary School in Xinchu Town, Heyang County, Weinan City, Shaanxi Province. We expressed our sincere concern and donated educational materials and school supplies to this primary school, with a total value of RMB20,000, to support the growth and development of local children.



• Fighting Floods and Providing Relief

In July 2020, several places in China were hit by severe floods due to heavy rainfall. FinVolution actively responded to the call of the local governments and purchased many flood control equipment. We donated materials and funds to Chaochu Embankment in Anhui Province and Wangjiaba Town in Funan County of Fuyang City, with a total of RMB480,000 invested to support the recovery of production in the impacted areas and ensure people's livelihood.



Appendix I – GRI Content Index

The report responds to the Core Options of the Global Reporting Initiative (GRI) Standards reporting guidelines. The table below shows where you can find the information required for each Standard Disclosure.

Disclosure No.	Disclosure Title	Page No.
GRI 102: GENERAL DISCLOSURES		
Organizational Profile		
102-1	Name of organization	About the Report, P3
102-2	Activities, brands, products, and services	About Finvolution, P7
102-3	Location of headquarters	About Finvolution, P7
102-4	Location of operations	About Finvolution, P7
102-5	Ownership of legal form	2020 Annual Report/20-F, P4, P123-135
102-6	Markets served	About Finvolution, P7
102-7	Scale of the Organization	About the Report, P3
102-8	Information on Employees and Other Workers	Commitment to Employees, P45
102-9	Supply chain	Commitment to Operation, P42
102-10	Significant changes to the organization and its supply chain	No significant change
102-11	Precautionary Principle or approach	Commitment to Operation, P37-40
102-12	External initiatives	/
102-13	Memberships of associations	About Finvolution, P10

Disclosure No.	Disclosure Title	Page No.
Strategy		
102-14	Statement from senior decision-maker	Message from CEO, P5
102-15	Key impact, risks, and opportunities	Commitment to Governance, P12
Ethics and Integrity		
102-16	Values, principles, standards, and norms of behavior	About Finvolution, P8
102-17	Mechanisms for advice and concerns about ethics	Commitment to Governance, P22
Governance		
102-18	Governance structure	About Finvolution, P8
102-20	Executive-level responsibility for economic, environmental, and social topics	Commitment to Governance, P12
102-21	Consulting stakeholders on economic, environmental and social impacts	Commitment to Governance, P12
102-22	Composition of the highest governance body and its committees	About Finvolution, P9
102-25	Conflicts of interest	Commitment to Governance, P42
102-26	Role of highest governance body in setting purpose values, and strategy	Commitment to Governance, P12

Disclosure No.	Disclosure Title	Page No.
Governance		
102-29	Identifying and managing economic, environmental, and social impacts	Commitment to Governance, P12
102-30	Effectiveness of risk management processes	Commitment to Operation, P37-40
102-31	Review of economic, environmental, and social topics	Commitment to Governance, P13
102-32	Highest governance body's role in sustainability reporting	Commitment to Governance, P13
102-33	Communicating critical concerns	Commitment to Governance, P13
102-34	Nature and total number of critical concerns	Commitment to Governance, P15
Stakeholder Engagement		
102-40	List of stakeholder groups	Commitment to Governance, P14
102-41	Collective bargaining agreements	Commitment to Employees, P51
102-42	Identifying and selecting stakeholders	Commitment to Governance, P14
102-43	Approach to stakeholder engagement	Commitment to Governance, P14
102-44	Key Topics and Concern Raised	Commitment to Governance, P14
Reporting Practice		
102-45	Entities included in the consolidated financial statements	2020 Annual Report/20-F, P90
102-46	Defining report content and topic boundaries	About the Report, P3
102-47	List of material topics	Commitment to Governance, P15
102-48	Restatements of information	About the Report, P3

Disclosure No.	Disclosure Title	Page No.
Reporting Practice		
102-49	Changes in reporting	No significant changes
102-50	Reporting period	About the Report, P3
102-51	Date of most recent report	July 2020
102-52	Reporting cycle	About the Report, P3
102-53	Contact point for questions regarding the report	Appendix II – Readers Feedback Form, P84
102-54	Claims of Reporting in Accordance with GRI Standards	About the Report, P3
102-55	GRI content index	Appendix I – GRI Content Index, P68-71
102-56	External assurance	/
GRI 201: ECONOMIC PERFORMANCE		
Management Approach		About Finvolution, P7-8
201-1	Direct economic value generated and distributed	About Finvolution, P10
GRI 203: INDIRECT ECONOMIC IMPACTS		
Management Approach		Commitment to Operation, P18-35 Commitment to Industry and Community, P62-67
203-1	Infrastructure investments and services supported	Commitment to Operation, P18-35 Commitment to Industry and Community, P62-67
203-2	Significant indirect economic impacts	Commitment to Operation, P18-35 Commitment to Industry and Community, P62-67

Disclosure No.	Disclosure Title	Page No.
GRI 204: PROCUREMENT PRACTICES		
Management Approach		Commitment to Operation, P42-43
204-1	Proportion of spending on local suppliers	Commitment to Operation, P43
GRI 205: ANTI-CORRUPTION		
Management Approach		Commitment to Operation, P41
205-2	Communication and training about anti-corruption policies and procedures	Commitment to Operation, P41
205-3	Confirmed incidents of corruption and actions taken	Commitment to Operation, P41
GRI 302: ENERGY		
Management Approach		Commitment to Environment, P60
302-1	Energy consumption within the organization	Commitment to Environment, P60
302-3	Energy intensity	Commitment to Environment, P60
302-4	Reduction of energy consumption	Commitment to Environment, P60
GRI 303: WATER		
Management Approach		Commitment to Environment, P61
303-3	Water withdrawal	Commitment to Environment, P61
GRI 305: EMISSIONS		
Management Approach		Commitment to Environment, P60
305-2	Energy indirect (Scope 2) GHG emissions	Commitment to Environment, P60
305-4	GHG emissions intensity	Commitment to Environment, P60
305-5	Reduction of GHG emissions	Commitment to Environment, P60

Disclosure No.	Disclosure Title	Page No.
GRI 306: EFFLUENTS AND WASTE		
Management Approach		Commitment to Environment, P61
306-2	Waste by type and disposal method	Commitment to Environment, P61
GRI 307: Environmental Compliance		
Management Approach		Commitment to Environment, P58
307-1	Non-compliance with environmental laws and regulations	No non-compliance
GRI 401: EMPLOYMENT		
Management Approach		Commitment to Employees, P44-46
401-1	New employee hires and employee turnover	Commitment to Employees, P46
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Commitment to Employees, P49-52
401-3	Parental leave	Commitment to Employees, P47
GRI 403: OCCUPATIONAL HEALTH AND SAFETY		
Management Approach		Commitment to Employees, P56-57
403-2	Types of injury and rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities	Commitment to Employees, P56
403-3	Workers with high incidence or high risk of diseases related to their occupation	Commitment to Employees, P56

Disclosure No.	Disclosure Title	Page No.
GRI 404: TRAINING AND EDUCATION		
Management Approach		Commitment to Employees, P52-55
404-1	Average hours of training per year per employee	Commitment to Employees, P52
404-2	Programs for upgrading employee skills and transition assistance programs	Commitment to Employees, P52-55
404-3	Percentage of employees receiving regular performance and career development reviews	Commitment to Employees, P52
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY		
Management Approach		Commitment to Employees, P44-48
405-1	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity	Commitment to Employees, P44-48
GRI 406: NON-DISCRIMINATION		
Management Approach		Commitment to Employees, P48
GRI 407: FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING		
Management Approach		Commitment to Employees, P48
GRI 408: CHILD LABOR		
Management Approach		Commitment to Employees, P48
GRI 409: FORCED AND COMPULSORY LABOR		
Management Approach		Commitment to Employees, P48
GRI 412: HUMAN RIGHTS ASSESSMENT		
Management Approach		Commitment to Employees, P48

Disclosure No.	Disclosure Title	Page No.
GRI 413: LOCAL COMMUNITIES		
Management Approach		Commitment to Industry and Community, P62-67
413-1	Operations with local community engagement, impact assessments, and development programs	Commitment to Industry and Community, P62-67
GRI 418: CUSTOMER PRIVACY		
Management Approach		Commitment to Operation, P32-35
GRI 419: SOCIOECONOMIC COMPLIANCE		
Management Approach		Commitment to Operation, P32-35
419-1	Non-compliance with laws and regulations in the social and economic area	No non-compliance

Appendix II – Readers Feedback Form

Thank you for reading the FinVolution ESG Report 2020. In order to provide more valuable information to the Company's stakeholders and improve its ability and level of fulfilling ESG responsibilities, we would welcome any feedback or suggestions you might have about this report.

You can send this form to the email: ir@xinye.com, or the mailing address: Building G1, No. 999 Dangui Road, Pudong New District, Shanghai, the People's Republic of China.

1. How would you rate your opinion of this Report?

Very High High Neutral Low Very Low

2. How would you rate your opinion of the economic, social and environmental responsibilities of the Company?

Economic responsibility	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Social responsibility	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Environmental responsibility	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low

3. Please rate the effectiveness of this Report in reflecting the economic, social and environmental impact the Company has brought about through its social responsibility practices?

Excellent Good Fair Poor Terrible

4. How would you rate your opinion of the clarity, accuracy and completeness of the information, data and indicators this Report has disclosed?

Clarity	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Accuracy	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low
Completeness	<input type="checkbox"/> Very High <input type="checkbox"/> High <input type="checkbox"/> Neutral <input type="checkbox"/> Low <input type="checkbox"/> Very Low

5. Do you find this Report in easy-to-read contents and formatting?

Yes Neutral No

6. Feel free to share any comments or suggestions you may have on the Company and this report:

Thank you very much for your gracious gesture and valuable time!



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