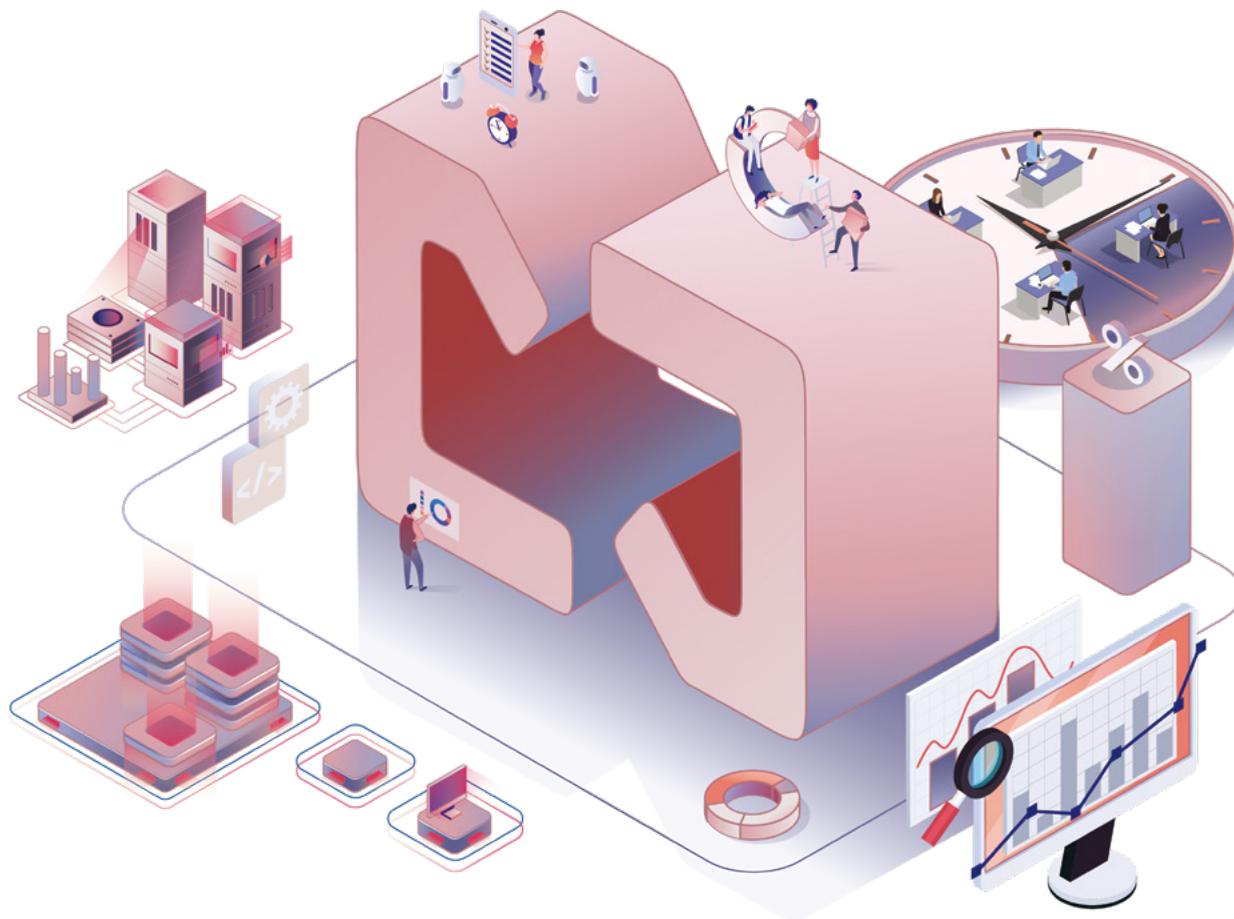


2022 |

Environmental, Social and  
Governance (ESG) Report

FinVolution Group





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# Preparation Basis of the Report

This report is FinVolution Group Inc.'s (ticker symbol: FINV) fifth Environment, Social and Governance (ESG) Report. It discloses the Company's philosophy, management methodologies, implemented actions and achievements in sustainable development across its operations to investors and other stakeholders.

## Reporting Boundary

This report covers the operations of FinVolution's interest entities and subsidiaries. Unless otherwise specified, it is consistent with the scope of FinVolution's annual consolidated financial statements.

## Reporting Period

This report mainly covers FinVolution's operations from January 1, 2022 to December 31, 2022. Parts of the report may cover content beyond the Reporting Period. Such instances will be noted and explained.

## Reporting Standards

The report is prepared in accordance with the core tenets of the Global Reporting Initiative's Sustainability Reporting Standards (GRI Standards).

## Sources of Information

The data and cases in this report are from the original records or financial reports of the Company's actual operation. If the financial data is inconsistent with the Company's annual financial report, the annual report shall prevail.

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

## Report Language

This report is published in Simplified Chinese and English.

## Reliability

FinVolution undertakes that this report does not contain any false representation, misleading statements or major omissions, and the Company's Board of Directors takes responsibility for the truthfulness, accuracy, and completeness of its contents.

## 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 words or phrases such as "may," "will," "expect," "anticipate," "aim," "estimate," "intend," "plan," "believe," "is/are likely to," "potential," "continue" or other similar expressions. Such statements are based largely upon management's current expectations and projections about future events that may affect the Company's financial condition, results of operations, business strategy and financial needs. Forward-looking statements involve known and unknown risks, uncertainties and other factors that could cause actual results, performance or achievements to be materially different from those expressed or implied by 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 in its marketplace, its ability to increase the 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 elsewhere, and the Company's ability to meet the standards necessary to maintain the 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.

All information provided in this report is as of the date of the report release, and FinVolution undertakes no obligation to update or revise publicly any forward-looking statements, whether as a result of new information, future events or otherwise, after the date on which the statements are made or to reflect the occurrence of unanticipated events, except as required under applicable law.

## Contact Information

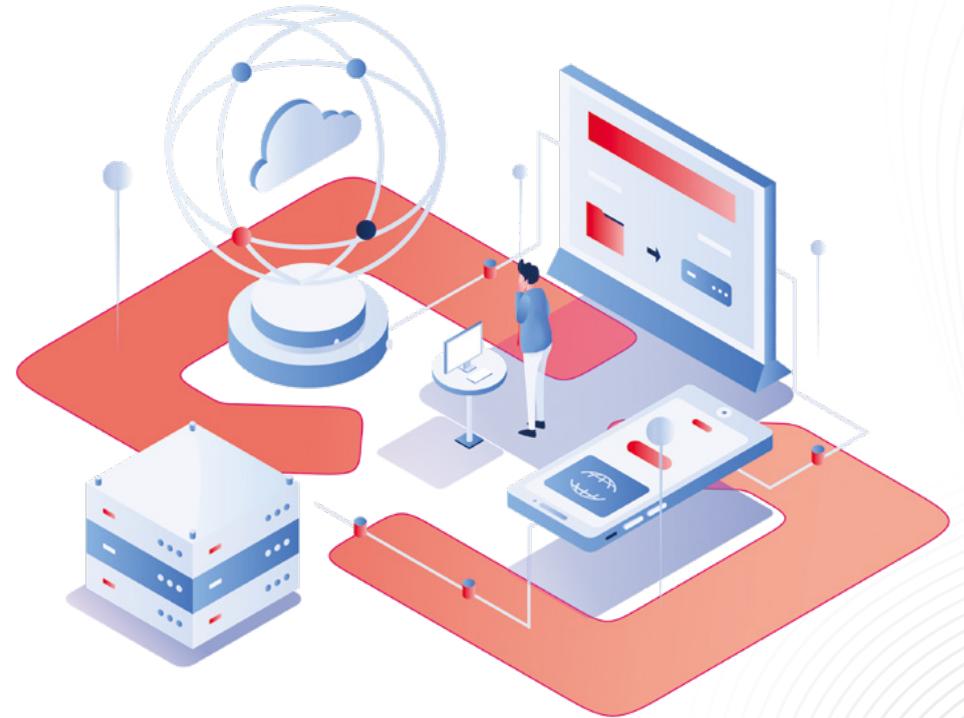
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# 01

## About FinVolution

- CEO's Message
- Company Overview
- 2022 ESG Highlights
- 2022 ESG Awards and Recognition



## / 1.1 CEO's Message



The year 2022 has been extraordinary. In response to numerous risks and challenges, we remained calm and cautious across all of our local and global initiatives. Building upon the Company's local capabilities, we actively leveraged our digital technology advantages to propel the high-quality growth of the real economy. As we expanded globally, we ventured into more markets worldwide to enhance FinVolution's global presence. We also remained committed to our mission of "leveraging innovative technologies to make financial services better," as well as our ESG strategy oriented towards "technology, green principles and kindness." By empowering finance with technology, advancing financial inclusivity, and accelerating technological innovation and the protection of consumer rights and interests, we are gearing up to fulfill our commitment to a better society and environmental sustainability.

### **Building Resilience with Prudent Operations**

We have built an agile and efficient risk management structure to maintain systematic and effective risk management throughout our full risk lifecycle. Committed to empowering risk management with technology, we have established a thorough crisis alert system to address the risks associated with loans. Our systematic, efficient risk management system enables centralized management of the entire loan lifecycle and operational risks, including smart data collection, automatic fraud detection, and risk-based pricing informed by

credit scoring. We believe information security is vital to the success of fintech companies. Through enhanced training on information security and innovative data governance tools, we have built a solid, multifaceted information security moat to ensure data security and safeguard our customers' privacy.

### **Fueling the Real Economy with Inclusivity and Kindness**

We constantly explore ways to facilitate the development of inclusive finance and support small and micro businesses. We have channeled various financial resources to assist distressed small and micro businesses, highlighting the role fintech plays in boosting market vitality and economic recovery. As of the end of 2022, we have provided digital services to 75 licensed financial institutions. In 2022, we facilitated a total of RMB175.4 billion of loans and helped small and micro business users obtain RMB43.4 billion in credit facilities. In addition, we collaborated with China's National Weightlifting Team in launching the campaign "Over RMB100 Million Interest-Free Goodwill Loans for Public Welfare," which benefited 11,000 small and micro business owners, with more than RMB120 million of interest-free loans granted. As we strongly backed small and micro businesses and the rural vitalization campaign, we further improved the quality and efficiency of our support for the real economy.

## Empowering High-Quality Growth with Technology

With the concept "technology is the primary productive force and innovation is the primary driving force" consistently implemented across the Company, we continued to increase our investment in scientific research. Leveraging advanced technologies including artificial intelligence and big data, we have developed a digital service ecosystem featuring mutual benefits, win-win situations for all, openness and inclusion. In the meantime, as a fintech company, while we actively uphold ethics in science and technology, we also continually strive to foster a positive environment with institutional partners for fintech industry to thrive, advancing towards our service goal of "empowering institutions with competence, supporting users in good faith."

In 2022, we invested RMB490 million in the research and development of technologies, a year-over-year increase of 13.0%. In addition, four distinct papers produced by our team were accepted at A-level global academic conferences in the field of artificial intelligence, including IJCAI, AAAI and NeurIPS 2022. High-tech products developed by our team, namely the "Smart Call Center Partner" and the "Voiceprint Recognition-based Financial Anti-Fraud Solution", won the Algorithm Award of the Best Practices of Applied Algorithms (BPAA) of the 2022 World Artificial Intelligence Conference. At the 2022 Shanghai Urban Digital Transformation Competition, our chief scientist

was granted the title of "Smart Craftsman," and our big data and AI team was awarded the title of "Pioneering Team." Many of our subsidiaries operating businesses related to technology were recognized as municipal institutional technology centers (Also known as specialized and innovative "little giants.") As of the end of 2022, we have registered copyrights for 212 software works, and among the 162 patent applications we successfully filed, 41 patents have been granted.

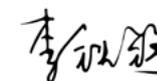
## People-Oriented Talent Development

As we remain committed to creating an inclusive, diverse workplace for our employees, we have been building an open and democratic corporate culture, recruiting top talents with diverse business backgrounds, and facilitating smooth, two-way communications between individuals and management, so that our employees can more effectively voice their views. In addition, under our mutual support principle of "one for all, all for one," we have introduced the concept of knighthood/Team Knight and set up the "Seeds Care" employee well-being foundation. In 2022, we continued with our employee satisfaction surveys, adjusting employee benefits from time to time based on actual needs, providing attractive compensation packages and incentive plans, and hosting an array of team-building activities to bring everyone closer together and encourage our employees to stay healthy and fit.

## ESG Initiatives for Social Value

We actively assumed our responsibilities in the new era, reaffirming our initial commitments, increasing accountability, and making solid progress in creating value for society. We have earnestly played our part in economic stability, offering numerous employment opportunities, facilitating green and low-carbon development while actively engaging in public welfare and charity initiatives. We have integrated ESG initiatives into our corporate development strategy, committed ourselves to achieving the United Nations Sustainable Development Goals, and publicly endorsed and advocated for the Ten Principles of the United Nations Global Compact. In 2022, FinVolution received a "Low Risk" rating from Morningstar Sustainalytics, a top global rating agency, for the second year in a row. The Company has also obtained the ISO 14064-1:2018 greenhouse gas verification certification issued by the world's leading verification institution, SGS, making FinVolution the first Chinese fintech company to adopt and conform to this standard.

Going forward, we will uphold the values of "customer-oriented, simple and reliable, excellence-driven, mutual empowerment," continue to deeply integrate ESG management into our business operations, and remain committed to sustainable growth, propelling the success of FinVolution and society as a whole.



CEO of FinVolution Group



## / 1.2 Company Overview

FinVolution Group is a leading fintech platform with strong brand recognition in China and the international markets connecting borrowers of the young generation with financial institutions. Established in 2007, the Company is a pioneer in China's online 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 loan transaction process, which enables a superior user experience. As of December 31, 2022, the Company had around 160 million cumulative registered users.

As we focus on three main business segments, i.e., Technology-driven Consumer Finance, International Business and Technology Incubation, we constantly endeavor to support individuals and empower institutions with innovative technologies, fueling the growth of the real economy. FinVolution is committed to connecting businesses with consumers in building an open financial ecosystem. As of the end of 2022, the Company had provided digital services to 75 licensed financial institutions. Globally, FinVolution supports Southeast Asian countries by propelling local development through inclusive finance.

### FinVolution Technology Ecosystem

#### Fintech Platform

- Acting as a financial connector, we connect financial institutions and borrowers including individuals and small micro businesses with technologies to improve financial efficiency.

#### International Business Platform

- We actively expand fintech solutions overseas to foster a diversified, multi-country and smart financial ecosystem.

#### Technology Ecosystem Incubation Platform

- We support technology start-ups with innovative business opportunities, and further explore relevant ecosystems for the Company's organic growth and expansion.

### FinVolution Mission, Vision and Values

#### Mission

Leveraging innovative technologies to make financial services better.

#### Vision

Be the fintech platform most popular among users, most trusted by partners.

#### Values

Customer-oriented, simple and reliable, excellence-driven, mutual empowerment.



## / 1.3 2022 ESG Highlights

### ◆ Financials

»  Total assets (000') **RMB21,382,911** Up **17.9%** year-over-year 

»  Operating revenue (000') **RMB11,134,203** Up **17.6%** year-over-year 

»  Income tax expenses (000') **RMB454,775** Up **88.8%** year-over-year 

»  Net profit attributable to FinVolution Group's ordinary shareholders (000') **RMB2,266,382**  
Net profit attributable to FinVolution Group's ordinary shareholders per ADS **RMB8.0**

### ◆ Environmental

»  Total greenhouse gas emissions (scope 1 + scope 2): **1,570.8 tons of CO<sub>2</sub> equivalent**      Employee per capita greenhouse gas emissions: **0.3 tons of CO<sub>2</sub> equivalent per person**      Investment in initiatives related to climate change and China's "dual carbon" goals: **RMB170,000**

»  Energy consumption: **10,055.6 MWh**      Employee per capita energy consumption: **2.1 MWh per person**      »  Paper consumption: **3,217.7kg**      Employee per capita paper consumption: **0.7 Kg per person**



## ◆ Social



Total employees (Including outsourced employees): **4,870**

Percentage of employees from ethnic minority groups: **3.3%**



Percentage of employees receiving regular performance and career development appraisals: **100.0%**



Percentage of trained employees: **100.0%**

Total employee training hours: **232,589 hours**

Employee per capita training hours: **47.8 hours**



Customer satisfaction rate: **93.0%**



R&D spending (000'): **RMB491,484**

R&D spending as a percentage of operating revenue: **4.4%**



**29.036 million** inclusive finance transactions closed, with **RMB175.36 billion** of loans granted in 2022



**7,452** hours of volunteer work, with **68** employees participating



## / 1.4 2022 ESG Awards and Recognition

Recognized by	Awards	ESG Rating	ESG Rating Results
<ul style="list-style-type: none"> <li>National Business Daily</li> <li>China Times</li> <li>China.org.cn</li> <li>Beijing Business Today</li> <li>Caijing New Media</li> <li>Zhitong Caijing</li> <li>China Enterprise Charity Forum</li> </ul>	<ul style="list-style-type: none"> <li>The Golden Tripod Award – Annual ESG Financial Pioneer</li> <li>Annual ESG Financial Pioneer</li> <li>Annual ESG Best Environmental Responsibility (E) Enterprise</li> <li>Social Responsibility Model</li> <li>Annual ESG Practice Pioneer</li> <li>The 7th Zhitong Caijing Best ESG Award for Public Company</li> <li>2022 China Enterprise Charity Top 500</li> </ul>	 <p>Morningstar Sustainalytics ESG Risk Rating</p>  <p>The S&amp;P Global Corporate Sustainability Assessment</p>  <p>Refinitiv ESG company scores</p>	<ul style="list-style-type: none"> <li>As of the end of 2022, the Company was rated as "Low Risk," scoring 18.5/100 (the lower, the better), and ranked among the top 15% of its global diversified financials industry peer group.</li> <li>As of the end of 2022, the Company's ESG rating was higher than industry average in all three aspects, i.e., environmental, social and governance.</li> <li>As of the end of 2022, FINV is in the third Quartile, indicating good relative ESG performance and an above-average degree of transparency in reporting material ESG data publicly.</li> </ul>

# 02

## ESG Strategy and Governance

- ESG Strategy
- ESG Governance Structure
- Stakeholder Communications
- The Identification and Analysis of Material Issues





## 2.1 ESG Strategy

FinVolution is committed to the mission of "leveraging innovative technologies to make financial services better." With our ESG strategy oriented towards "technology, green principles and kindness," we thoroughly integrate ESG into the Company's business model. Combining corporate strategy with ESG initiatives including corporate governance, risk management, fintech, customer service, employee development, green operations and social welfare, we advance the principle of "easy access to finance, small deeds great rewards." By leveraging our signature, innovative technologies in promoting inclusive finance, we actively contribute to social welfare, elevating our social impact in a more sustainable manner.

We publicly endorse and advocate for the United Nations Sustainable Development Goals (SDGs) and the Ten Principles of the United Nations Global Compact, and integrate these principles into every aspect of our business, corporate culture and operating model. At the beginning of 2023, our FinVolution Technology Strategic Action Plan was updated to include ESG initiatives. Going forward, we will focus on the three elements of "technology, green principles and kindness" and forge ahead with sustainable development.

### FinVolution ESG Strategy

#### Technology

- Build on the Company's technological expertise, reinforce big data, artificial intelligence and other technological capabilities.
- Strengthen the Company's technological know-how and experience, drive green operations and sustainable development with fintech.

#### Green Principles

- Incorporate green and low-carbon elements into day-to-day business operations.
- Facilitate the implementation of green electricity, afforestation, and biodiversity conservation.

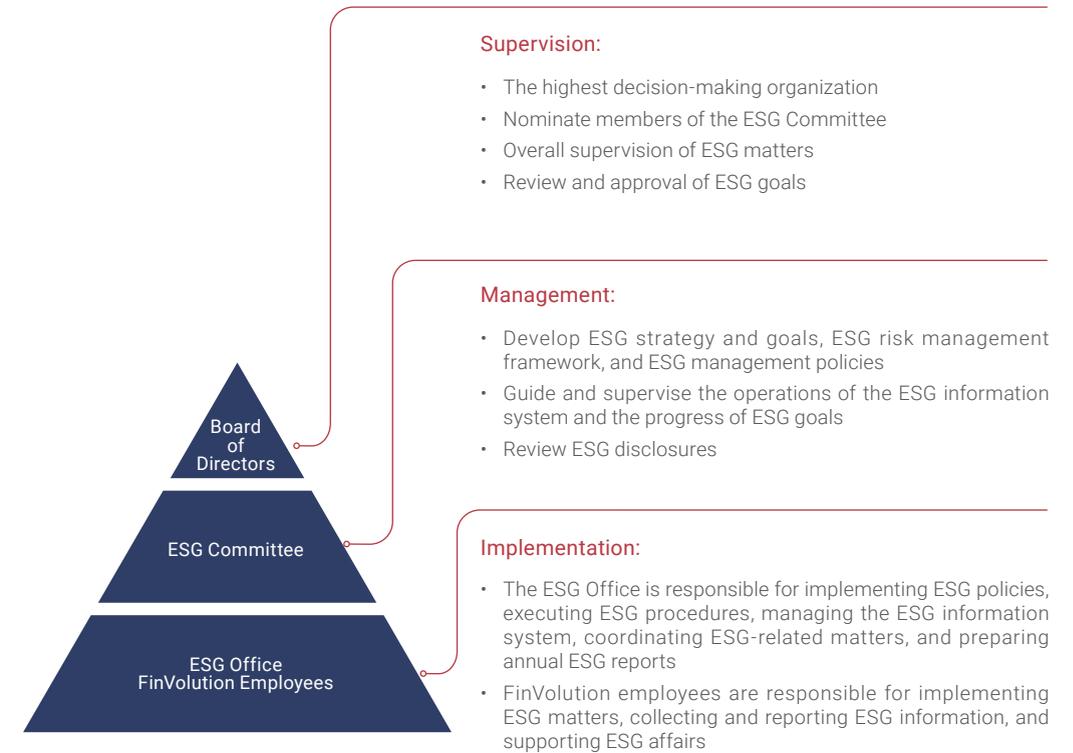
#### Kindness

- Improve services for small and micro enterprises, explore business innovation, promote the "FinVolution Small Store" program.
- Focus on the three elements of "agriculture, rural areas and farmers," contribute to rural vitalization.
- Make changes and start out small, better integrate consumer protection into business operations, product design and customer service.

## 2.2 ESG Governance Structure

We have established an ESG framework that covers three levels: supervision, management, and implementation, with clearly defined accountability and responsibilities to ensure the effective management and implementation of ESG matters, as well as to enhance the Company's growth resilience across diverse environments and social needs.

### FinVolution ESG Governance Structure





## 2.3 Stakeholder Communications

Based on the features of our business, management and operations in practice, we have identified key items of concern for nine groups of stakeholders, including government entities and regulators, clients, suppliers and partners, NGOs, communities and the public, shareholders and investors, NGOs, communities and the public, shareholders and investors. We regularly communicate with our stakeholders through various channels in response to their concerns.

### FinVolution Stakeholders, Key Items of Concern, and Communications Channels

Stakeholders	Government Entities and Regulators	Clients	Suppliers and Partners	NGOs	Communities and the Public	Media	Peers and Industry Associations	Shareholders and Investors/ Stock Exchange	Employees
Key Items of Concern	<ul style="list-style-type: none"> <li>Corporate governance</li> <li>Operational compliance</li> <li>Risk management</li> <li>Business ethics</li> </ul>	<ul style="list-style-type: none"> <li>Inclusive finance</li> <li>Information security and privacy protection</li> <li>Product and service quality</li> </ul>	<ul style="list-style-type: none"> <li>Business ethics</li> <li>Supplier management</li> </ul>	<ul style="list-style-type: none"> <li>Business ethics</li> <li>Environmental management system</li> <li>Climate change and China's "dual carbon" goals</li> <li>Rural vitalization campaign</li> <li>Charity and volunteering</li> </ul>	<ul style="list-style-type: none"> <li>Environmental management system</li> <li>Climate change and China's "dual carbon" goals</li> <li>Rural vitalization campaign</li> <li>Charity and volunteering</li> </ul>	<ul style="list-style-type: none"> <li>Inclusive finance</li> <li>Rural vitalization campaign</li> <li>Charity and volunteering</li> </ul>	<ul style="list-style-type: none"> <li>Information security and privacy protection</li> <li>FinTech innovation</li> <li>Intellectual property protection</li> </ul>	<ul style="list-style-type: none"> <li>Corporate governance</li> <li>Operational compliance</li> <li>Risk management</li> <li>Business ethics</li> </ul>	<ul style="list-style-type: none"> <li>Employee interests and benefits</li> <li>Employee training and talent development</li> <li>Occupational health and safety</li> </ul>
Communications Channels	<ul style="list-style-type: none"> <li>Policy consultation</li> <li>Government affairs</li> <li>Supervision and inspection</li> <li>Industry seminars</li> </ul>	<ul style="list-style-type: none"> <li>Social media</li> <li>FinVolution official website</li> <li>Emails and phone calls</li> <li>APPs</li> </ul>	<ul style="list-style-type: none"> <li>Emails and phone calls</li> <li>Supplier conference</li> <li>Supplier due diligence and evaluation</li> <li>Public pitching and bidding</li> <li>Whistleblower hotline</li> </ul>	<ul style="list-style-type: none"> <li>Industry associations</li> <li>Seminars</li> <li>Working meetings</li> <li>Emails and phone calls</li> </ul>	<ul style="list-style-type: none"> <li>Participation in charity activities</li> <li>Community engagement</li> </ul>	<ul style="list-style-type: none"> <li>Press releases and announcements</li> <li>Interviews</li> <li>FinVolution official website</li> </ul>	<ul style="list-style-type: none"> <li>Industry conferences/ association meetings</li> <li>Roundtable discussions</li> <li>On-site investigations</li> </ul>	<ul style="list-style-type: none"> <li>Shareholders' meetings</li> <li>Quarterly earnings release</li> <li>Investor roadshows</li> <li>Analyst meetings</li> <li>Email and phone calls Quarterly reports,</li> <li>Annual Report &amp; SEC filings</li> </ul>	<ul style="list-style-type: none"> <li>Remuneration management</li> <li>Employee training</li> <li>Employee activities</li> <li>Interviews with employees</li> <li>Employee satisfaction survey</li> <li>Communications with management</li> </ul>



## / 2.4 The Identification and Analysis of Material Issues

Material issues are key to ESG management and information disclosure. Based on our constant communications with stakeholders and the features of our business and relevant industries, in reference to 2022 policy trends and ESG disclosure standards domestically and abroad, we have identified and consolidated 18 material issues for targeted, enhanced management in 2022.

In the meantime, based on our consultation with external experts and management feedback, we assigned a level of materiality to each of the 18 material issues and compiled a list. This report will mainly include disclosures on the 2022 ESG management and performance related to topics with relatively high materiality.

### FinVolution Material Issues Analysis Process





### FinVolution 2022 Material Issues List

Materiality	Material Issues
<b>High</b>	<b>Environmental management system</b>
	<b>Climate change and China's "dual carbon" goals</b>
	<b>Information security and privacy protection</b>
	<b>Fintech innovation</b>
	<b>Intellectual property protection</b>
	<b>Product and service quality</b>
	<b>Inclusive finance</b>
	<b>Corporate governance</b>
	<b>Operational compliance</b>
<b>Risk management</b>	
<b>Medium</b>	Business ethics
	Employee interests and benefits
	Employee training and talent development
	Occupational health and safety
	Supplier management
	Industry cooperation and development
	Rural vitalization campaign
	Charity and volunteering

### FinVolution 2022 Material Issues Compared with 2021 and Reasons for Change

2021 Material Issues	2022 Material Issues	Reasons for Change
Employment management, diversity and equal opportunities, human rights	» Employee interests and benefits	Achieve better alignment with the topic using common expressions
Resource conservation	» Environmental management system	Increase disclosures regarding the identification of environmental impact factors, environmental management framework, resource use and emission management
-	» Rural vitalization	Reiterate national policies encouraging financial support for rural vitalization, and demonstrate group-level strategy and commitment to fully advancing towards the goal of rural vitalization
Disaster relief, elderly care	» Charity and volunteering	Actively respond to national policies and honor financial institution accountability
Climate resilience	» Climate change and China's "dual carbon" goals	Reflect the Company's alignment of its climate-related risk management with national macro strategy and policies, as well as the Company's implementation of actions towards relevant goals
-	» Management of compliance	
Technology innovation	» Fintech innovation	Highlight the Company's risk control capabilities and strength in Intellectual Property protection
	» Intellectual property protection	

# 03

## Prudent Operations, Compliance Enhancement

- Strengthen Corporate Governance
- Enhance Risk Control and Compliance
- Uphold Business Ethics

The United Nations Sustainable Development Goals (SDGs)





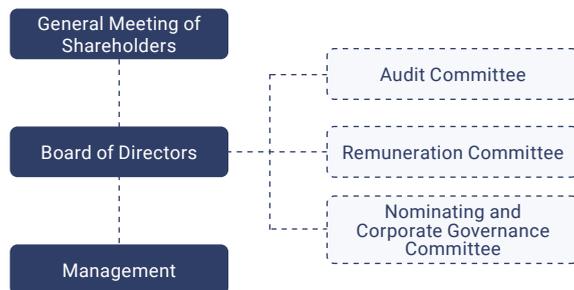
## / 3.1 Strengthen Corporate Governance

### ◆ Corporate Governance Structure

We remain strictly in compliance with the “Company Law of the People’s Republic of China,” the provisions of other laws and regulations, and the requirements of relevant regulatory documents, based on the Company’s actual business situation. To comply with the above, we have formulated FinVolution’s “Articles of Association” and established a corporate governance structure consisting of the general meeting of shareholders, the board of directors (the “Board”) and the management. Our corporate governance structure is transparent with clearly defined accountability, responsibilities, and coordinated balance of powers.

We have established three special committees under the Board: the Audit Committee, the Remuneration Committee, and the Nominating and Corporate Governance Committee. Each of the special committees reports to the Board and performs supervisory duties in accordance with the Company’s Articles of Association and its respective charter. In 2022, the Company convened four Board meetings and five meetings of the special committees.

#### Corporate Governance Structure



### ◆ Board Diversity

We highly value diversity and inclusivity with respect to the composition of the Board. Members of our Board boast valuable insights, extensive experience, and diverse cultural and educational backgrounds. They are strategically positioned to examine Board matters and make relevant decisions from a more comprehensive and diverse perspective, thus facilitating the Company’s effective governance and sustainable development. In reviewing nominated candidates for the Board, the Nominating and Corporate Governance Committee thoroughly considers diversity and inclusivity factors, including but not limited to the gender, age, ethnicity, intellectual, cultural and educational background of the candidates.

#### Members of the Board

Name	Nationality	Gender	Age	Tenure (Year)	Independent Director	Financial Expert	Industry Expert	Risk Management Expert
Shaofeng Gu	Chinese	Male	44	11			Y	Y
Tiezheng Li	Chinese	Male	38	8		Y	Y	Y
Honghui Hu	Chinese	Male	45	11			Y	Y
Jun Zhang	Chinese	Male	45	11			Y	Y
Simon Tak Leung Ho	Chinese (Hong Kong)	Male	49	3		Y	Y	
Jimmy Y. Lai	American	Male	66	6	Y	Y		
Bing Xiang	Chinese (Hong Kong)	Male	60	6	Y	Y		

#### 2022 Meetings Situation



Convened **4** Board Meetings



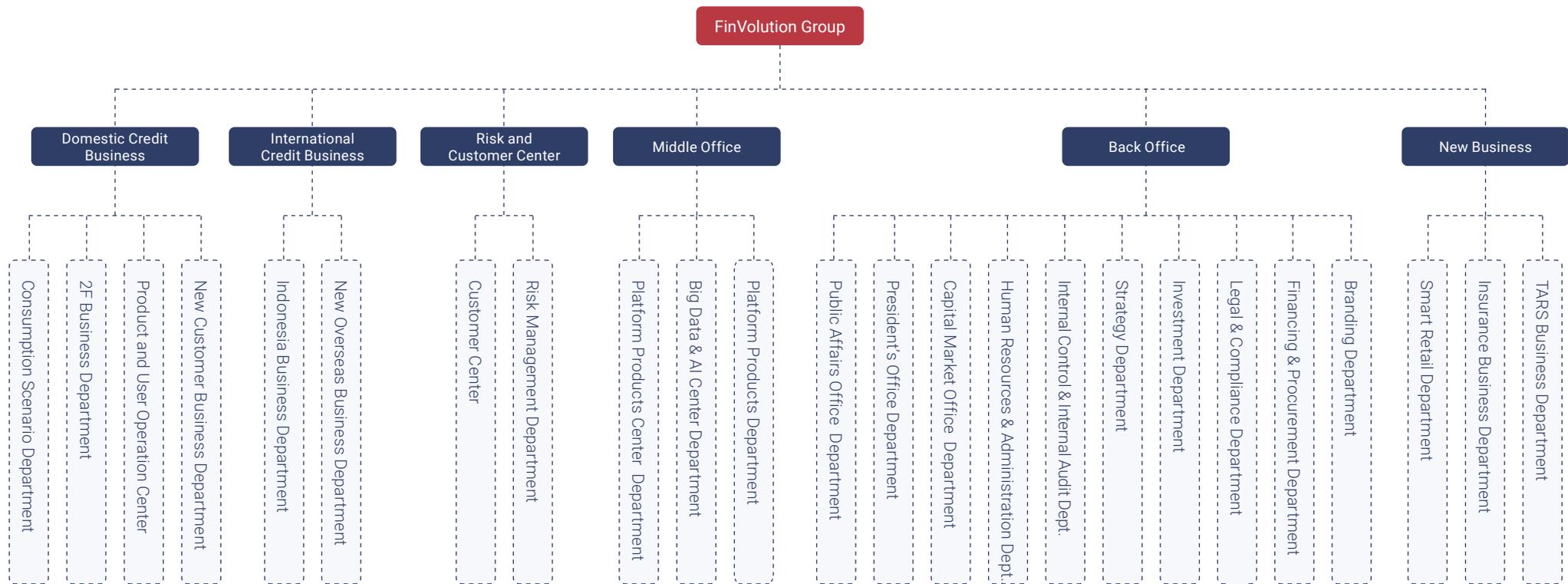
Convened **5** Meetings of the Special Committees



## ◆ Operations Team

We have assigned an operations team composed of multiple functional departments and professionals with diverse backgrounds. At the beginning of 2023, we reorganized the functional responsibilities of our operations team, and introduced a hierarchical structure to allow each functional department to better tap into its professional advantages, improve the Company's overall synergy, and implement more refined and efficient operations management. This enables us to forge ahead with the Company's long-term growth strategy.

### FinVolution Organizational Structure





## / 3.2 Enhance Risk Control and Compliance

### ◆ Strengthen Risk Management

As we remain strictly in compliance with the “Company Law of the People’s Republic of China” and the requirements of other laws and regulations, based on the Company’s Articles of Association and our actual business situation, we have formulated multiple risk management policies and risk control assessment procedures, including the “Risk Management System,” the “Borrowing Management Standards,” and the “Borrower Management Measures.” Our risk management framework secures comprehensive and reliable risk management and ensures sustainable business development and considerable profitability for the Company, in spite of the fact that we also provide services to individuals without credit records in China’s social credit system. Through enhanced risk management, we have consolidated our product and service security moat and effectively reinforced our core competitive strengths.

We have built an agile and efficient risk management structure consisting of the Risk Management Committee and two risk management departments, i.e., the Customer Center and the Risk Management Department. The Company’s head of risk management serves as the chairman of the Risk Management Committee, responsible for the management of risk governance, risk monitoring and risk assessment. The two risk management departments under the Risk Management Committee have over 100 team members with sophisticated expertise and professional experience, providing comprehensive support for the Company’s risk management and control framework.

#### FinVolution Risk Management Structure



#### FinVolution Risk Management Committee Workflow





Leveraging fintech innovation, we have built a comprehensive risk management system to safeguard us from the risks associated with loans. The Company's risk management system centrally manages the entire loan lifecycle and operational risks in a systematic and efficient manner, including smart data collection, automatic fraud detection, and credit scoring and pricing.

### FinVolution Risk Management System

#### Smart Data Collection

- Establish a comprehensive, extensive credit database to record thousands of data variables from all borrowers, thoroughly covering borrower credit information to create detailed user profiles.
- Search, collect and process a considerable amount of potential borrowers' data in a timely manner, empowered by distinct data mining and automated program development capabilities.



#### Automatic Fraud Detection

- Closely cooperate with multiple partners to jointly identify the latest fraudulent schemes and scams, thereby, amassing a large quantity of fraud-related data.
- Implement multifaceted fraud detection and establish rules based on known fraud cases to screen fraudulent activities.
- Through the Company's self-developed Ming Mirror Anti-Fraud System, the network of fraudulent users can be visualized to quickly identify suspicious activities, improving the accuracy of anti-fraud investigations.

#### Credit Scoring and Pricing

- Generate Magic Mirror score for each potential borrower in the Company's Magic Mirror Credit Risk Control System to determine the borrower's credit limit, keeping risks under reasonable control.

### FinVolution Operations Risk Management and Control Mechanism



Establish pre-control mechanism for accepting new businesses and regulating business procedures.



Offer suggestions, risk alerts and compliance measures to address the compliance and regulatory issues of business teams.



Monitor and screen the compliance risks of business entities on a regular basis (quarterly, monthly) to develop remedial plans and implement remedial actions.



Furthermore, we have established a thorough crisis alert system to strengthen our risk management capabilities. The Risk Management Department conducts daily monitoring of key indicators such as overdue rate, collection rate, repayment rate, liabilities and multi-platforms borrowing, leveraging advanced data analytics and risk assessment tools to conduct in-depth research and analysis on key indicators. In the event of any irregularities, such as certain numbers exceeding pre-set thresholds or irregular fluctuations deviating from historical data, the Risk Management Department immediately triggers the crisis alert system.

As a fintech company expanding globally, we have also established a sound overseas risk management system. To fully accommodate the characteristics and needs of overseas markets, we have built upon our domestic success and adjusted and optimized our overseas risk management system accordingly, providing solid support for the Company's prudent operations worldwide.

### ◆ Enhance Management Compliance

To remain strictly in compliance with the requirements of relevant documents including the "Regulation on the Supervision and Administration of Financing Guarantee Companies" and the "Regulation on the Administration of Credit Investigation Industry," we continue to improve the Company's management compliance system as well as various supporting rules of management compliance. As such, management compliance is incorporated throughout all management procedures, including decision-making, execution, supervision and feedback. We also amend and enhance these rules from time to time based on changes in laws and regulations and the Company's actual business situation. In 2022, the Company amended and updated our "Compliance Manual" in an effort to ensure that management compliance is consistent with our business operations, and complies with the latest laws and regulations, so as to safeguard the Company from legal and compliance risks arising from compliance problems.

In the meantime, we actively organize legal and regulatory training programs and activities to advocate for compliance, and continue to enhance the compliance awareness of frontline employees responsible for management compliance and business operations. In 2022, we released three issues of our compliance newsletter to our teams, providing interpretations of relevant policies and regulatory developments and guiding our employees to duly perform their duties in compliance with all relevant requirements.

In 2022, we organized a total of **eight** compliance training sessions in multiple forms, including offline training, online video courses, training programs offered by our Rice Seeds University and compliance newsletters.

covering **100.0%** of our employees.



**FinVolution organized a credit compliance training session in September 2022 for its employees.**

With respect to internal control, we strictly comply with relevant laws and regulations including the "Audit Law of the People's Republic of China" and the "Regulations on Internal Audit of the People's Republic of China." Building upon our sound and thorough internal control structure and procedures, we make every effort to ensure that the Company's management and operations are regulated, legitimate and transparent. We have a dedicated Internal Control and Audit Department within the Company. As an execution function under the Board's Audit Committee, the Internal Control and Audit Department is responsible for independently conducting comprehensive assessments and audits of the Company's business operations and information system. The Internal Control and Audit Department conducts special audits on a monthly basis, while it audits the Company's costs and expenses every six months, meticulously examining all expenses related to procurement and reimbursement. These audits mainly target high-risk projects such as outsourced matters and procurement in connection with customer acquisition, marketing and the post-loan businesses. Furthermore, we also internally audit other matters, including system logs, information security and SOX compliance.



## / 3.3 Uphold Business Ethics

### ◆ Anti-Money Laundering (AML)

As we remain strictly in compliance with the "Anti-Money Laundering Law of the People's Republic of China," the "Regulation on Anti-Money Laundering of Financial Institutions" and other relevant laws and regulations, we have formulated internal rules including the "Management System for Anti-Money Laundering, Anti-Insider Trading and Counter-Terrorist Financing." These rules expressly set forth the Company's requirements for anti-money laundering compliance and relevant operational procedures, including but not limited to customer identification, transaction monitoring, reporting and filing, thereby duly implementing the anti-money laundering measures required for fintech companies.

#### Fostering Employee AML Awareness through Training

We organized training sessions on international business for our teams in 2022, covering topics including anti-money laundering and anti-fraud, as well as financial laws and regulations, to empower our employees with a better understanding of these topics for more effective implementation in practice. A total of 1,451 employees attended these sessions.



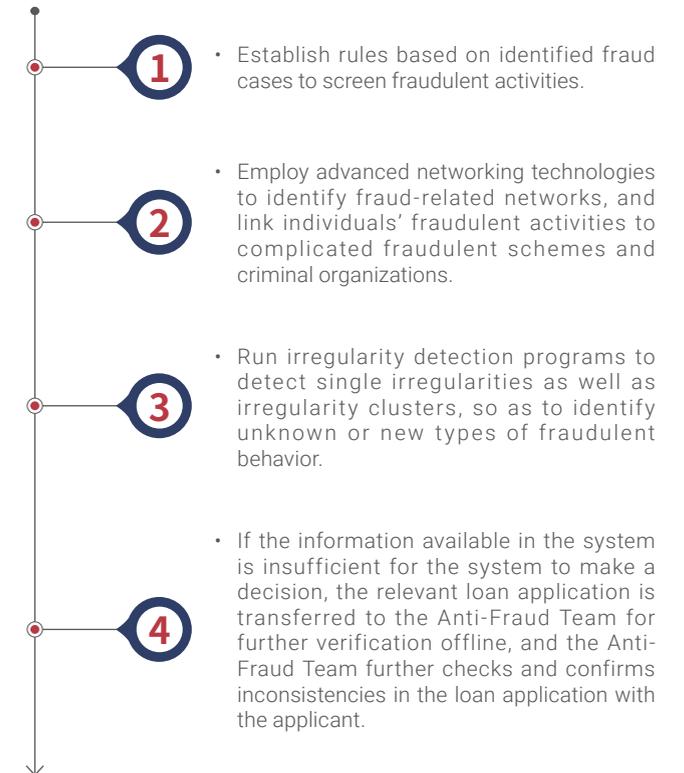
Educating our employees on international business through online training

### ◆ Anti-Fraud

As we maintain a consistent focus on anti-fraud practices, we have formulated relevant management rules including the "Anti-Fraud Management Standards," ensuring that in the course of business decision-making and the management of business operations, managers at all levels carefully consider anti-fraud risk control and precautions.

In addition, we actively innovate in the area of anti-fraud. Fully leveraging our technological strengths, we have built a fraudulent information database, and developed a model for anti-fraud monitoring. Through the integration and analysis of mass data, we identify suspicious fraudulent activities in a timely manner, which are then investigated and processed by the Anti-Fraud Team led by the Risk Management Department. We have also developed the Company's Ming Mirror Anti-Fraud System through the adoption of knowledge graph technologies, which have enabled us to more comprehensively detect fraudulent activities and conduct lookback analysis. With this system, we can identify up to 65% of intermediaries' fraudulent activities, reducing fraud risks for the Company and our partners in business operations.

### Operational Procedures of FinVolution's Anti-Fraud Monitoring Model





### "Voiceprint Recognition-based Financial Anti-Fraud Solution" Receives the Algorithm Award of the World Artificial Intelligence Conference

On September 1, 2022, the Second Global Competition for Best Practices of Applied Algorithms (BPAA) Algorithm Summit took place at the World Artificial Intelligence Conference in Shanghai. The "Voiceprint Recognition-based Financial Anti-Fraud Solution" independently developed by the FinVolution team was selected as one of the Global Top 10 Financial Algorithm Programs.

Based on the Company's technological know-how and advantages in voiceprint recognition, through real-time collection and analysis of the audio data generated by users during the loan process, the solution leverages advanced voiceprint recognition algorithms for voiceprint verification and pause detection to identify users engaging in fraudulent activities. The solution effectively and accurately identifies fraudulent users in complex financial fraud, helping financial institutions timely identify and prevent fraudulent activities throughout the loan process, and reducing damages arising from financial fraud for financial institutions and their users.



Certificate of the Global Top 10 Financial Algorithm Programs of the Second Global Competition for Best Practices of Applied Algorithms (BPAA)

## ◆ Anti-Corruption

With respect to anti-corruption practices, we have formulated and implemented internal rules and regulations including the "Code of Business Conduct" and the "Business Ethics and Integrity Management Standards" to regulate our employees' behavior in business operations, fostering a culture that features fairness, justice and transparency.

In terms of whistleblowing and reporting, the Company provides open channels for whistleblowing and actively protects whistleblowers. We have implemented a top-down anti-corruption management system involving multiple parties, ensuring compliance, honesty and integrity across the Company. In addition, the Board has appointed a chief compliance officer to oversee business ethics and integrity, and the Internal Control and Audit Department is responsible for investigating suspected fraud and ethical misconduct in business operations. The protection of whistleblowers is expressly set forth in the Company's "Code of Business Conduct," and our employees are encouraged to report any and all suspected or actual ethics violations in the workplace. In 2022, 100.0% of the Company's operational offices participated in our corruption risk assessment.



### FinVolution Anti-Corruption Management System

#### Audit Committee under the Board

- Oversee compliance with the Company's Code of Business Conduct, including reviewing the adequacy and effectiveness of relevant procedures to ensure compliance.

#### Employees

- Comply with the Company's Code of Business Conduct and relevant laws and regulations.
- Report suspicious activities to the Internal Control and Audit Department or relevant management personnel.

#### Management

- Establish a sound internal control mechanism.
- Provide an effective whistleblowing and reporting mechanism to prevent and detect corruption.
- Implement appropriate, consistent and effective remedial actions to combat corruption.

#### Internal Control and Audit Department

- Carry out anti-corruption investigations as instructed and authorized by management.



### FinVolution Whistleblowing and Whistleblower Protection Measures



#### Whistleblowing

- Whistleblower hotline: 021-80303391
- Whistleblower e-mail: jubao@xinye.com



#### Whistleblower Protection Measures

- The whistleblower may choose to reveal his/her identity or to remain anonymous.
- Upon reporting, the reported matter is directly submitted to the Internal Control and Audit Department for review, and all relevant information shall be disclosed on a need-to-know basis.
- The identity of the whistleblower is treated as strictly confidential throughout the reporting and investigation process.
- Any employee retaliating against the whistleblower shall be subject to significant disciplinary actions, including immediate termination of employment.

We consistently advocate for honesty and integrity across the Company, routinely making sure that all employees understand and implement the Company's anti-corruption policies through email communications, and anti-corruption training is provided on a regular basis.



Email communications on "Business Ethics and Integrity Management Standards"



A test on "Business Ethics and Integrity Management Standards" targeting all employees



We organized **two** training sessions on business ethics and anti-corruption in 2022, with a total of **3,700** employees attending.



We have also incorporated business ethics considerations into the Company's annual internal control test for all employees. In 2022, **100.0%** of our employees passed the internal control test.



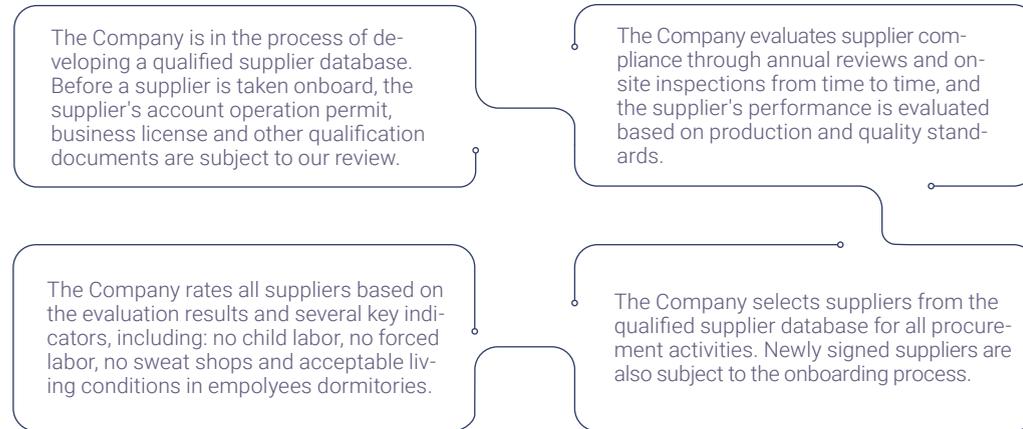
## ◆ Supplier Management

We operate in the Internet consumer finance industry, and our suppliers mainly engage in data analytics and management, IT operations, advertising traffic management and other such sectors. To remain strictly in compliance with the "Bidding Law of the People's Republic of China" and other laws and regulations related to procurement, we have formulated internal rules including the "Procurement Management System" and the "Bidding Management Measures," building a centralized supplier management system for full life cycle management that covers the sourcing, onboarding, evaluation and termination of suppliers.



In 2022, we signed social responsibility provisions with **30** suppliers and conducted annual supplier ESG performance reviews on **31** key suppliers.<sup>1</sup>

### FinVolution Supplier Management System



We attach great importance to our suppliers' business ethics and have included anti-commercial bribery provisions in all of the procurement agreements signed with suppliers to ensure honesty, integrity, fairness and transparency throughout the cooperation. In addition, suppliers who fail to meet our requirements for business ethics and compliance during regular reviews are added to the Company's blacklist and immediately terminated.

During supplier audits and annual reviews, in accordance with our internal rules including the "Procurement Management System," all key suppliers are scored by a group of reviewers from our business, legal and finance departments. The Company's Procurement Department collects all of the supplier's relevant documents (financial reports, qualifications, etc.) through on-site inspections, and the final score is calculated on a pro rata basis in relation to the function of each of the departments involved in scoring. In addition, the Company's Internal Control and Audit Department regularly reviews various costs and expenses and conducts on-site inspections of our suppliers. In 2022, there were no apparent irregularities in our supplier audits and reviews.

Notes:

1. A key supplier shall meet one of the following conditions: a supplier from whom the Company procures in an amount exceeding a certain threshold each year (e.g., for an IT supplier, over RMB10 million); a supplier who provides services relevant to, or having major influence on, our primary business segments; or a supplier who provides diversified goods or services.



## ◆ Intellectual Property Protection

We hold intellectual property protection to a very high standard. As we strictly comply with relevant laws and regulations including the "Patent Law of the People's Republic of China," the "Copyright Law of the People's Republic of China," and the "Trademark Law of the People's Republic of China," we have formulated the Company's "Intellectual Property Management System" to regulate the registration, authorization and management of intellectual property rights, as well as to minimize risks associated with intellectual property infringement.

We adopt a zero-tolerance policy for piracy. Internally, we exclusively use genuine software products and strictly forbid the use of pirated software products. Externally, we actively monitor applications with infringement in app stores and timely hold infringing parties accountable through judicial procedures.

### FinVolution 2022 Intellectual Property Application



#### Patent

As of the end of 2022, we have filed **162** patent applications,

among which **41** patents have been granted: **35** authorized invention patents, **one** authorized utility model patent, and **five** authorized design patents.



#### Copyright

As of the end of 2022, we have registered **212** computer software copyrights.



#### Trademark

As of the end of 2022, we owned a total of **317** trademarks.





## / 4.1 Develop Inclusive Finance

FinVolution was established with the intention of helping others. Today, we remain committed to our initial aspirations. Looking ahead, as we empower inclusive finance with technology, we will explore more sustainable ways to help those in need.

Equipped with our own technical strengths and network resources, we identify low-income groups, individual industrial and commercial households, and small and micro businesses, and appropriately evaluate the credit facility amount they need. As we play our part in allocating credit resources in the market, we help them to obtain more favorable financial resources in a shorter time frame, providing easier access to finance inclusion for those in need, creating favorable conditions for their participation in society's primary distribution of income, and putting low-income groups on track towards common prosperity.

### Helping out Delivery Drivers: from Getting Scooters to Securing Jobs

In recent years, the demand for delivery drivers has been huge in cities. Many delivery drivers switch jobs constantly. We provide them with credit-based, zero-deposit scooter rental services and offer hiring services by connecting upstream job search platforms with downstream recruitment agencies. This enables delivery drivers to land new jobs faster, effectively enhancing their income stability.

As of December 31, 2022, this program has connected 3,016 companies with delivery drivers for full-time and part-time jobs as well as employee leasing, successfully matching 610,000 recruitment opportunities for delivery drivers.

We plan to extend our hiring services to rideshare drivers in 2023 to address market demand and empower drivers with inclusive finance, improving their skill sets and bringing them more career opportunities.

For borrowers not covered by traditional financial institutions, we worked with our financial institutional partners to provide them with convenient, simplified and fast loan processes. We have expanded our financial service offerings beyond China to cover more overseas markets, including Indonesia and the Philippines.



As of December 31, 2022, we have provided loan services to more than **27.04** million borrowers worldwide, with a total transaction amount of RMB**614.6** billion.



## / 4.2 Support Small and Micro Businesses

Small and micro businesses are indispensable to our economy. While creating numerous employment opportunities, they also play a major part in driving innovation, making a profound impact on the sustainable development of the economy and our society.

To better propel the growth of the real economy and more effectively support small and micro businesses, over recent years we have diverted more attention and financial resources to small and micro businesses, boosting the economic growth associated with small and micro businesses.

### Small and Micro Special Service Function Launched: One-Stop Full-Service Support for Small and Micro Businesses

In February 2022, we launched a small and micro special service function to provide services required for business operations to enterprise users of all types and stages. Through this special service function, we provide more than 20 service offerings, including the Baiguan cash register mini program, properties evaluation, merchant payment code application, vehicle evaluation, logo design, social security contribution, bank acceptance draft discounting and corporate insurance.



As of the end of 2022, we have provided services to **360,000** enterprises.

### Empower Digital Transformation of Small and Micro Businesses through SaaS+ Financial Services

Through our comprehensive smart leasing SaaS solutions for leasing companies, we have built upon our technical strengths and industry experience to create a comprehensive management platform that integrates multiple services, including SaaS empowerment, traffic enhancement, private domain operations, supply chain services, and financial services.

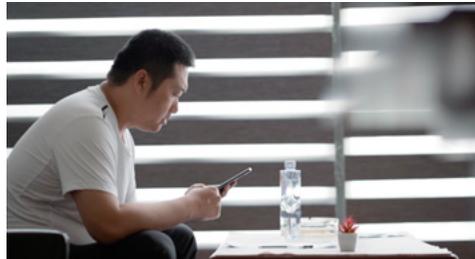


As of the end of 2022, we have helped more than **3,000** small, micro and medium-sized enterprises achieve digital transformation and upgrade, and also facilitated auto financing for **1,500** vehicles purchased by leasing companies, ranking No. 1 in the two-wheeled electric vehicle SaaS leasing sector.



### Success Stories: Lighting up the Road for Small and Micro Businesses

"I used to be just a wage earner, working at a barbecue restaurant in our local food court. As I learned the ropes there, I managed to open a small, 33-square meter shop, and now I already have a second factory. Running my own business, I face the possibility of losing money from time to time, dealing with inventories, and always looking for a better way to manage cash flow. Luckily, I've got PPDai<sup>1</sup> to help. I never regret starting my own business. With flexible working hours, I can lend a hand to my neighbors, parents and friends, and make some extra money to support my family while also taking care of my child."



- Mr. Wang, owner of frozen food processing factories (Liaoning Province)

"Way back when, I left my hometown for a job, making a living by working a 9-to-5 job. I wanted to spend more time with my child, so I quit, came back home, and went into the freezer wholesale business. I started with just tens of thousands of RMB. As wholesale requires inventory, I found myself struggling financially. Fortunately, PPDai provided the much-needed funds, and things got better. Starting a business is never easy. I'm so glad that my wife and I supported each other all these years. Our hard work paid off, and we're very happy with the way things are."



- Mr. Yuan, freezer wholesaler (Anhui Province)

"I started my own business at the age of 20, and I've been in the furniture business away from my hometown for many years. I made the decision to bring my wife and children back home in order to take care of my father, so we came back to grow rice. There were very few people my age in town, and most of the elderly had no income, so I cooperated with the locals and paid them rent for their land. Agricultural production cycles are long, and we only harvested in the autumn, but a considerable amount of money had to be invested in the early stages of planting for plowing fields and transplanting rice seeds. Thank God I had PPDai to help me make it through. Although farming is exhausting when compared with selling furniture, I get to spend every day with my family, and I'm very satisfied with what I have."



- Mr. Cai, rice farmer (Jilin Province)

"I've been a big fan of animation since I was a child. Although I majored in industrial design in college, I decided to pursue my dream job, so I launched my own illustration studio. I felt fulfilled as I created works I enjoyed and supported my employees in realizing their dreams. As an entrepreneur, I've always been quite motivated to play my part in the Chinese animation sector, but I had to deal with the financial challenges of running a studio, such as long project payment cycle, studio rent and payroll. A friend recommended PPDai - a lifesaver, indeed. I've been using PPDai for many years, and it has made things much easier for me financially. Appreciate PPDai's help!"



- Ms. Deng, owner of an illustration studio (Hunan Province)

Notes:

1.PPDai <sup>1</sup>is the abbreviation of Shanghai PPDai Financial Information Services Co., Ltd. as well as the brand of loan products provided by FinVolution Group.



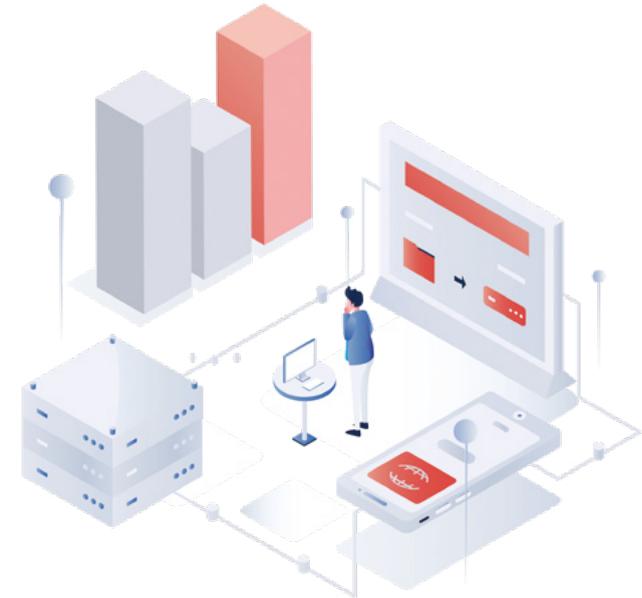
In 2022, we helped small and micro businesses obtain RMB**43.4** billion of credit lines, benefiting more than **900,000** small and micro businesses.



**We were once again selected as one of the "Top 20 Private Enterprises with Outstanding Contribution" in Pudong**

**Included in the list of the Top 30 Companies for Small and Micro Finance by 01 Caijing**

**Awarded the title of "Exceptional Service Provider for Small and Micro Businesses" by WEMONEY Lab's Treasurer Brand Program**







# / 5.1 Optimize Customer Service

## ◆ Protect Customer Rights and Interests

With respect to protecting customer rights and interests and providing our customers with high-quality services, we remain strictly in compliance with relevant laws and regulations, including the "Anti-Unfair Competition Law of the People's Republic of China," the "Advertising Law of the People's Republic of China," and the "Law of the People's Republic of China on Protection of Consumer Rights and Interests," as well as the requirements of other relevant documents including the "Notice on Further Regulating Financial Marketing and Publicity Activities." We have formulated the Company's "Customer Service Management System" accordingly, setting forth our service terms, undertakings, responsibilities, service standards, whistleblowing management process, governance process and accountability mechanism. These all contribute to a sound, solid framework for the protection of the rights and interests of our customers.

As a leading fintech company, to effectively protect the rights and interests of financial consumers, we hold ethics in high regard. We remain committed to the principle of inclusion as we meet the financial and credit needs of various groups, including low-income groups, individual industrial and commercial households, and small and micro businesses, providing fair and transparent financial services to all. In the meantime, we continue to enhance our information security management system. Through the development of diversified technologies and platforms to safeguard privacy, we are creating a sound and secure credit platform for our customers.

Moreover, we advocate for responsible marketing. Through the formulation of the Company's "Rules for the Implementation of Business Regulations," and by conducting regular spot checks on our employees' implementation thereof, we endeavor to prevent the posting of misleading advertisements on the Company's marketing platforms (including the official website, the Company's APP, our official WeChat account and more). Meanwhile, in terms of credit facilities, terms, interest and fees, detailed statements are required to ensure that our customers fully understand the features of relevant loans.

To protect the rights and interests of consumers and prevent fraud risks, by thoroughly analyzing the patterns of multiple types of telemarketing fraud schemes, we have independently developed a matrix-based, data-driven anti-fraud risk control system. Equipped with full-process interception and multi-faceted prevention capabilities, the system is rapidly iterated in response to various types of new fraud schemes and scenarios, intercepting fraudulent activities, timely detecting external fraud risk developments and trends, and covering a wide array of fraud schemes. In the event of any detection of fraud, we immediately alert our users by way of notification displays, pop-up reminders, text messages and screen-wake alerts, among other means, such as intercepting the irregular activities of users potentially falling victim to fraud scams and timely protecting our users from potential losses.



In 2022, over **5,000** suspected fraudulent activities were interrupted by our matrix-based, data-driven anti-fraud risk control system on a daily basis. It blocked more than **20,000** fraud schemes in total, helping our individual users and institutional customers avoid losses of more than RMB**500** million. In 2022, our matrix-based, data-driven anti-fraud risk control system exposed over **20** million fraudsters.

## ◆ Improve Customer Experience

FinVolution upholds "customer-oriented" company values. We are committed to improving user experience across all of our product offerings, providing our customers with better services and creating value. In the meantime, as we cater to and constantly explore the needs of our users, we continue to attend to and support our users with exceptional products and services, genuinely walking in our customers' shoes to get their perspectives. In 2022, we passed the ISO 9001 quality management system certification, strong validation of the market's recognition of the Company's product quality and after-sales services. In addition, we continue to improve user experience by optimizing our customer service center, upgrading our APP, and offering friendly customer service.





### 2022 Key Actions to Improve FinVolution’s Customer Experience

Action	 Optimize the Customer Service Center	 Upgrade the APP	 Offer Friendly Customer Services
Significance and Impact	<ul style="list-style-type: none"> <li>• Provide a variety of general self-service tools, e.g., loan status, repayment check and loan settlement certificate issuance, quickly solving problems with easy-to-use tools.</li> <li>• More noticeable display of our feedback and complaint function to ensure efficient, two-way feedback and communication channels between the Company and our customers.</li> <li>• Make inquiries easier and more accessible by optimizing the layout and launching a customer service chatbot with a 3D avatar, better engaging our users with the interface’s improved look and feel.</li> </ul>	<ul style="list-style-type: none"> <li>• In May 2022, the PPDai Select mini program for loans was launched. As of the end of 2022, a total of <b>300,000</b> people have logged in to use it.</li> <li>• Rolled out a new version of the launch page and the credit line check page in the APP through a visual upgrade, increasing the rate of conversion from credit line check to loan application by <b>1.3%</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• Starting with phone communication, implement standardized requirements in seven aspects, i.e., greetings, polite expressions, compliments, closing remarks, empathy, scenario-specific considerations, and service requirements, provide friendly customer service with passion, and collaborate with the quality inspection team for monitoring purposes, covering a total of <b>154,000</b> customers as of the end of 2022.</li> <li>• Add customers as friends through corporate WeChat so that they feel free to consult with us anytime. A total of <b>6,007</b> customers were added as of the end of 2022, and we maintained our <b>"zero complaint"</b> record by delivering a remarkable user experience.</li> </ul>

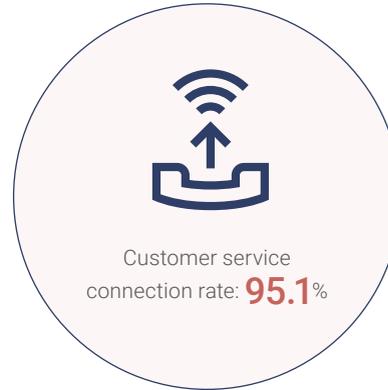


FinVolution Customer Service Center won the **2022 China “Jinyin” Best Customer Contact Center - Quality & Credit Double Guarantee Exemplary Award.**



## ◆ Customer Communication

We hold customer communication to a very high standard. As we actively maintain the Company's smooth two-way customer communication channel, we provide our customers with stable and reliable services, timely responding to their needs. We have implemented an omni-channel feedback system. Our customer service is available in various forms, including our hotline and online customer service, as well as through our webpage, APP, WeChat, Weibo, forum, online community, H5, email and SMS. To ensure customer service during off-business hours, we launched the leave-a-message function in our system in 2022. Upon receipt of any message, we proactively and timely contact the relevant customer, increasing the problem-solving rate of this communication channel by 4.0%.



In terms of the management of customer complaints, we have formulated the Company's "Customer Complaint Management Guidelines" to regulate the receipt, review, investigation, response and proper handling of customer complaints. We actively encourage our customers to file their complaints through our user-friendly channels, including the national customer service hotline 95065 and our after-sales service email support (kefu@ppdai.com).

In 2022, we added an expert role specifically responsible for customer service optimization, formulating the management procedures of different types of complaints, and developing the penalties for violations related to customer complaints. In addition, we increased the frequency of complaint and feedback analysis from once a week to three times a week, and raised the frequency of implementation follow-up from once every two weeks to once a week. Moreover, we encouraged moving customer complaint service tickets from offline (phone) to online, so that with complaints requiring callbacks, relevant supervisors can directly contact customers through customer complaint service tickets, improving the efficiency of handling customer complaints. In 2022, we also launched a quality inspection dashboard. Business managers can directly review the past three months' quality inspection data on our post-loan management platform, including quality inspection recordings, errors, details of complaints, and the number of confirmed complaints. By leveraging real-time data analysis and implementing improvement actions, we meaningfully reduced customer complaints with this dashboard.

In 2022, we received 5,645 complaints regarding products and services and handled 100.0% of those complaints.

### Empower an In-depth Customer Communication Platform with User Research

In 2022, we developed the Company's user research mechanism, and conducted research on user NPS (Net Promoter Score) through the monitoring of customer satisfaction, decision support, special research, APP experience review and the recruitment of PPD testers, aiming to objectively assess user experience and provide sufficient user perspectives for our business teams.

As of the end of 2022, having recruited more than 4,200 testers, with about 2,000 premium testers among them, we collected feedback (quantitative + qualitative) from around 3,600 users and conducted in-depth interviews with approximately 300 users. As we provided the platform for our users to speak out, we encouraged them to actively get involved to help us refine relevant feedback and insights, empowering our products and services with the perspectives of our users, and enabling the virtuous circle of "activation – conversion – deal closing."



## ◆ Enhance Customer Education

We are very active in customer education. We educate our customers about the rational use of credit products and effective personal credit management. We advise our customers to ensure awareness of accountability and the potential risks associated with financial products. We also launch topics for community discussion and mini courses through online platforms, e.g., our APP and mini program, to guide our customers in making rational purchase decisions. In addition, we leverage social media platforms at home and abroad to educate our users on the protection of their rights and interests, including preventing fraud risks and protecting the privacy and security of personal data.

### Telesales Customer Education for Enriched Customer Experience

In 2022, our telesales team adopted an innovative approach and took the lead in launching tiered programs among the Company's existing customers, shifting our programs' focus from transaction-oriented towards a dual "customer experience + transaction" orientation. We rolled out our IVR scoring system and revamped the purpose of our project team's interactions with customers, moving from sales-oriented interactions to promoting our brand and showcasing our product flexibility. By educating our customers in this way, we hope that our customers better understand the advantages of FinVolution products as well as our potential offerings going forward.

### Multi-Channel Customer Education to Safeguard Customer Rights and Interests

In 2022, we launched multiple mini courses on rational spending through our APP and mini program to guide customers in making rational purchase decisions, generating over ten million views. In addition, we advocated for rational consumption through our official WeChat account to raise public awareness of the topic.



In 2022, FinVolution's Philippines business unit, Juanhand, released a market education video on an overseas online video platform to educate users about fraud prevention and privacy protection, generating around 20,000 views on that platform.



In 2022, FinVolution's Philippines business unit shared knowledge and tips about budgeting on an overseas social media platform, generating a total of 578 interactions.





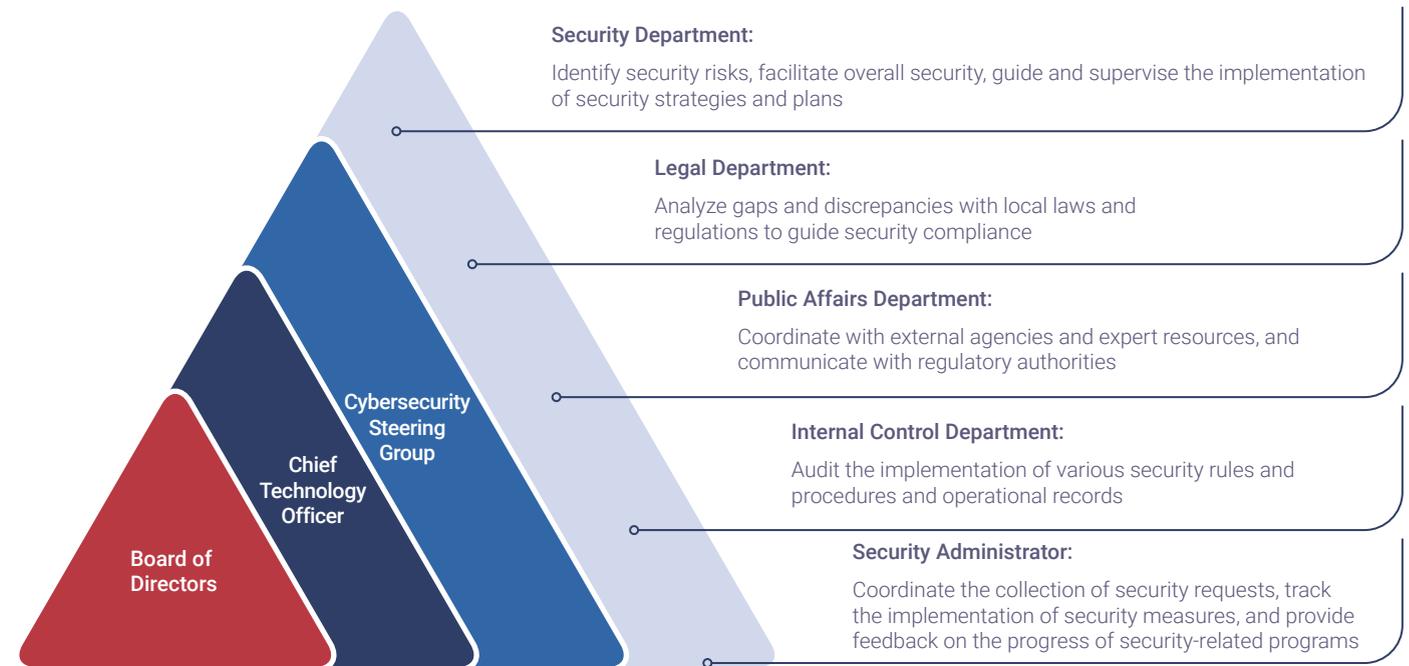
## / 5.2 Rigorous Information Security

### ◆ Comprehensive Information Security Management System

We hold the management of information security to a very high standard. We remain strictly in compliance with the "Network Security Law of the People's Republic of China," the "Data Security Law of the People's Republic of China," the "Personal Information Protection Law of the People's Republic of China" and such other laws and regulations. In 2022, we formulated and amended 24 rules and procedures on the management of information security, including the "Information Security Risk Management Measures," the "Network Security Management Measures," the "Information Security Incident Management Measures," and the "Information System Development Security Management Regulations," striving to develop and maintain standardized, auditable records of relevant activities, comprehensively manage information security risks, enhance information security management, and reinforce supervision to win the trust of more customers. In 2022, there were no violations of any laws, regulations or rules related to information security at FinVolution.

In the meantime, we have established a three-level information security governance structure, i.e., "Board of Directors - Chief Technology Officer - Cybersecurity Steering Group." The Company's Cybersecurity Steering Group operates by way of cross-departmental collaboration, with the Information Security Department, the Legal Department and the Internal Control Department actively involved to ensure day-to-day information security, providing our users and partners with services boasting better quality, higher efficiency and heightened security.

FinVolution Information Security Governance Framework





## ◆ Safeguard Information Security through Combined Actions

Information security and the protection of user privacy is of paramount importance to FinVolution. We empower the protection of information security through a combination of actions, including mechanism improvement, management enhancement, thorough training, and technology innovation, building and constantly reinforcing our multifaceted corporate information security moat.

### FinVolution 2022 Information Security Key Actions



#### Mechanism Improvement

- Consolidate the foundation of information security governance: In January 2022, the Company completed the update of 24 major rules and procedures on information security. Focusing on three key considerations, "organization - personnel - asset," our update developed and maintained standardized, auditable records of relevant activities across 14 areas and 114 control points, enhancing the line of defense for information security.



#### Management Enhancement

- Conduct regular internal review of information security, and invite third-party organizations to audit information security annually.
- In 2022, the Company's Internal Control and Audit Department regularly conducted audits on user information security to prevent information leakage, and strictly carried out relevant inspections every two weeks.
- Implement special data security governance programs internally to regulate data flow.



#### Thorough Training

- Actively advocate for security and organize information security awareness training: In 2022, the Company organized six information security training sessions for our R&D center, insurance teams and across the Company, including personal information protection training, ISO 27001 & ISO 9001 certification training, and the online sharing of common network loopholes in the financial industry.



#### Technology Innovation

- Titan Agile Security Platform: efficiently and continuously improve the security of all application sites and data through comprehensive security detection capabilities, automated task triggering, DevOps full life cycle support, sophisticated vulnerability remediation mechanism, quantitative security metrics and other relevant features.
- Tianqi Threat Response Center: accurately and efficiently detect, analyze and respond to various information security threats including network attacks and malicious behavior, safeguarding the security of the application system and relevant data.



### Building Employee Cybersecurity Awareness through Cybersecurity Awareness Week Competition

Between February 21 and 25, 2022, to support the Company's supervision and corporate governance, we hosted a cybersecurity awareness event. Through a competition testing cybersecurity knowledge, we encouraged our employees to enhance their cybersecurity awareness, assume relevant responsibilities, and actively contribute to the Company's cybersecurity. 252 employees participated in the event, and 47 contestants received awards.



Cybersecurity Awareness Week Competition

In addition, based on the full life cycle of data and information management, we have established a comprehensive data security management mechanism to address needs at various stages of data usage.

### FinVolution Customer Data and Privacy Protection Measures





In addition to information security and privacy protection, the protection of trade secrets also plays a key role in enhancing the core competitiveness of companies and driving high-quality economic growth. Upon the selection of Shanghai's Pudong New Area as one of the first group of trade secret protection innovation pilot areas across China, FinVolution and six other companies became the first batch of trade secret protection demonstration sites in Pudong. The Company has formulated an array of rules and procedures on trade secret protection as well as intellectual property management, which are closely aligned with the characteristics of industries relevant to our business and the technological requirements of the Company. We also have a thorough training program for trade secret protection.

### FinVolution 2022 Key Measures on the Protection of Confidential Information



#### The Management of Documents and Materials

- Establish management rules and procedures to manage the flow of contracts, certificates, proofs and other supporting documents.
- If any information involving the Company's trade secrets is to be provided to an external party, data masking is necessary, and review and approval by Public Relations and the Legal Department are required.



#### The Management of Accounts and Electronic Information

- Accounts are regularly audited for a review of validity, authorized access, and account behavior.
- Data backup is required for important electronic information.
- For documents involving trade secrets, real-time identification may be carried out, and any transmission to any external party may be blocked.



#### Other Confidential Information Carriers

- The server room is hosted by a professional operator, supported by 24/7 monitoring, and special application, review and approval are required for any entry or access.
- Hardware service is available for procurements related to production environment, and any hardware involving trade secrets shall not be maintained or repaired outside of the Company.
- Internal approval is required for any server migration related to production environment.
- USB ports are disabled on all of the Company's commercial devices.

### FinVolution Information and Network Security Certification



Shanghai PPDai has been granted the Communication Cybersecurity Graded Protection Registration Certificate



Five subsidiaries of FinVolution including Shanghai Erxu have been granted the ISO 27001 double certification for both onshore and offshore business

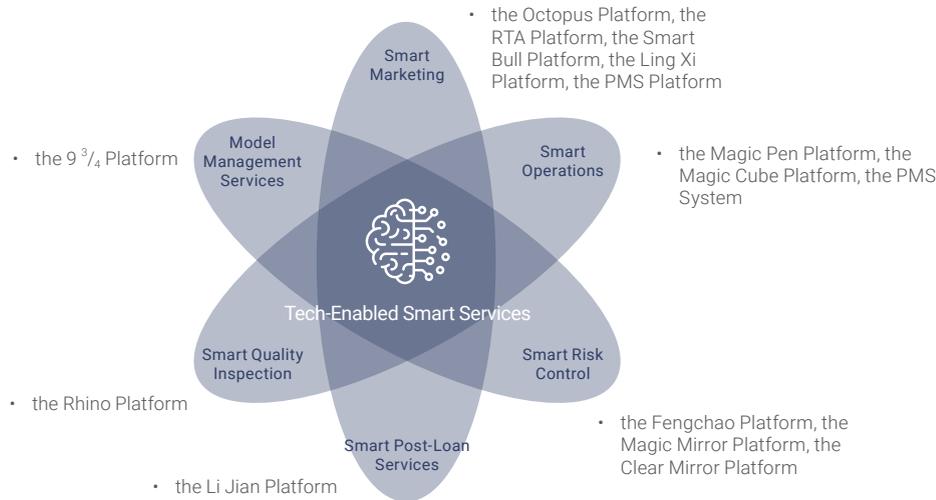


# 5.3 Propel Fintech Development

## ◆ Boost Product Innovation

FinVolution has always believed that growth is fundamentally driven by technology. As we consistently strengthen our technological innovation capabilities, empowered by the Company's six key competitive advantages including smart operations, smart risk control and model management services, we continue to boost product innovation and leverage technologies to improve the efficiency of financial services, providing our customers and partners with differentiated service offerings.

### FinVolution Tech-Enabled Smart Services



In 2022, we deepened our investment in research and development and launched a variety of smart products and technologies to diversify our product matrix. Through hybrid, dynamic innovation, we have enhanced user experience and improved customer service and overall business efficiency.

## FinVolution Key Products and Technologies Launched in 2022

### • XNPS User Experience Digital Management Platform



• Drive the management of user experience with technology: In the PPDai business scenario, closely track and quantify user survey data through various measures including questionnaires and the comparison and analysis of business and operational data, with constant follow-ups for experience optimization, increasing overall user satisfaction by 5%.



### • ServiceMesh Cloud Native Microservice Governance Structure

• Over 90% of the Company's interactive business applications run on the FinVolution cloud container, facilitating rapid business iteration and innovation and ensuring stable and sustainable development for the Company.

### • Lark Smart Voice Platform



• Improve the communication between the Company and our customers: The platform has been applied to our business at home and abroad, supporting 1,000+ customer service positions, and dialing out 10,000 calls per day with an average talk time of 16,729 minutes per day, enhancing the access of multi-business, multi-scenario voice calls with standardized voice services.



### • Smart Call Center Partner: User and Scenario Perception Algorithm System

• The system supports customer service staff throughout the full life cycle, increasing their professionalism through an algorithm system integrating a variety of innovative self-developed algorithm solutions which incorporate structured conversations across all scenarios. It supports over 1,000 customer service positions, providing services to internal and external customers and covering multiple functions including marketing, post-loan service, customer service and insurance.

### • Ark Product Launch Platform



• As a tool that improves R&D efficiency, Ark has been fully integrated into the Java site of the Company's R&D center, with 71% of our technical products launched through this process over the past six months, further strengthening the quality control of our product launches.



### • Nebula Test Environment Management Platform R&D

• As a tool that manages the test environment, Nebula enables functions including the rapid creation of test environments and automatic test data preparation, greatly improving the efficiency of our test teams across the board, making business team deliveries more efficient.

### • RMS Resource Management System



• Through the exploration and application of digital twinning technology, RMS aims to improve resource utilization, reducing the Company's operating costs and "increasing the capacity and reducing the burden" for IDC.



### • Cutting-Edge Algorithms

• With considerable efforts in natural language processing and voice-related algorithms, we focus on upgrading the experience and efficiency of customer service scenarios, greatly improving the interaction experience and business performance of our chatbots and making customer service assistants smarter and more efficient.

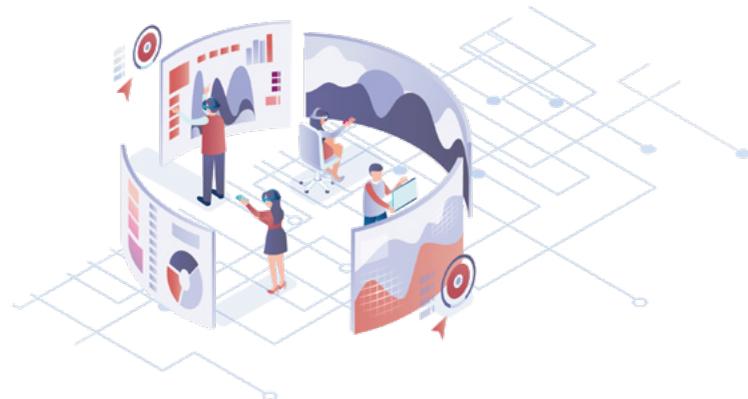


## ◆ Improve Business Efficiency

FinVolution is committed to the mission of "leveraging innovative technologies to make financial services better." The Company and our partners are empowered by advanced technologies including big data and artificial intelligence to improve the efficiency of financial services. In recent years, we have developed an array of smart systems to more effectively cover the full process from customer acquisition, risk control, operations, and the post-loan stage, including the Octopus platform (advertisement traffic management), the Magic Mirror platform (credit risk assessment), the Magic Cube platform (fund allocation management), and the Plow-Sword platform (debt collection). As a result, 100.0% of our small and micro business users are now fully covered by the Company's online credit review and approval process.

### Magic Mirror Credit Risk Assessment System: Making Loan facilitation Faster

Supported by advanced technologies including artificial intelligence and big data, the Magic Mirror Risk Control System establishes a comprehensive identification process for small and micro businesses, thoroughly evaluating the credit and potential default risks of small and micro business owners, and automatically reviewing and processing the materials uploaded by small and micro business owners. The system allows small and micro business owners to obtain loans within minutes, greatly improving the efficiency of our financing services, and empowering small and micro business owners with greater financing flexibility.



Meanwhile, in terms of enterprise service, we continue to empower government agencies and financial institutions throughout the course of their informatization, digitalization, and smart transformation.

### Smart Annual Report System: Making Government Affairs Smarter

Since 2019, we have relentlessly updated and iterated the Company's "Corporate Annual Report Smart Management System" through the adoption of advanced technologies including artificial intelligence, voice chatbots and text chatbots for customer service, successfully making our annual report procedures smarter and more efficient. We have supported the Shanghai Pudong New Area Administration for Market Regulation with smart annual report reminders for several years in a row. The Company has achieved remarkable results with the system.

In September 2022, by placing smart outbound calls to nearly 300,000 business contacts in relevant jurisdictions, we accurately informed them of various matters including the key considerations for annual reporting, offering professional annual report guidance to help business owners complete and issue their annual reports on time.

### Smart Anti-Fraud Voice Alerts: Raising Public Awareness of Fraud

With its large population, its huge number of migrant workers, and the ensuing difficulties in raising public awareness of fraud, the town of Zhangjiang in Shanghai's Pudong New Area has become home to frequent telemarketing and online fraud schemes. In response, in July 2022, the Company supported the Zhangjiang Police Station with our smart anti-fraud voice alerts, remarkably enhancing local residents' anti-fraud awareness.



## FinVolution 2022 Fintech Awards and Recognition



### Recognized by

- ◆ Shanghai Federation of Trade Unions
- ◆ 01 Caijing
- ◆ Shanghai Federation of Trade Unions, CPC Shanghai Municipal Commission of Economy and Informatization, Shanghai Municipal Commission of Economy and Informatization
- ◆ iResearch
- ◆ Thinking Finance · Investor China
- ◆ 2022 China Fintech Innovation and Application Bund Summit
- ◆ Shanghai Federation of Trade Unions
- ◆ Shanghai Municipal Commission of Economy and Informatization, Shanghai Municipal Finance Bureau, Shanghai Municipal Tax Service of State Taxation Administration, Shanghai Customs District P.R. China
- ◆ Shanghai Municipal Commission of Economy and Informatization
- ◆ The 2022 World Artificial Intelligence Conference

### Awards

- ◆ Shanghai Workers' Pioneer
- ◆ Top 50 Fintech Leading Enterprises
- ◆ 2022 Shanghai Urban Digital Transformation "Smart Craftsman"
- ◆ FinTech Elite
- ◆ Fintech Company Empowering High-Quality Growth with Innovation
- ◆ Three awards of the Yangtze River Delta Fintech Innovation and Application Global Competition
- ◆ Shanghai Division Third Prize of the Yangtze River Delta Empowering High-Quality Employee Skill Development Competition
- ◆ Shanghai Enterprise Technology Center
- ◆ Shanghai Specialized and Innovative Little Giants
- ◆ Financial Silver Award of the Best Practices of Applied Algorithms

# 06

## People-Oriented Talent Development, A Dynamic Workplace

- Safeguard Employee Rights and Interests
- Empower Employee Development

The United Nations Sustainable Development Goals (SDGs)





## / 6.1 Safeguard Employee Rights and Interests

### ◆ The Protection of Basic Rights and Interests

We remain strictly in compliance with the laws and regulations of the jurisdictions where we operate, including the “Labor Law of the People's Republic of China” and the “Labor Contract Law of the People's Republic of China.” Having created an equal, safe and vibrant workplace for all employees in accordance with the United Nations Sustainable Development Goals and the Ten Principles of the United Nations Global Compact, we are committed to becoming an industry-leading, competitive employer brand. All FinVolution employees are treated equally in terms of hiring, compensation, welfare, performance appraisal, training and career advancement.

#### Diverse Hiring

- We promote inclusion and equality by hiring people from diverse backgrounds, gender, religion, age, ethnicity, physical ability, sexual orientation, geography, family and type of employment (full-time or part-time).
- As of December 31, 2022, we have hired two employees with disabilities, and a total of 162 minority employees domestically.

#### Incentive-based Compensation

- We have designed attractive compensation and incentive packages to ensure equal pay for equal work.
- We offer employee stock option plans, granting stock ownership to eligible employees, directors and consultants.
- We review our compensation structure annually to evaluate the relationship among salary, performance and the external environment, making appropriate adjustments accordingly.

#### Training and Development

- We have developed a high-quality talent pool and provide numerous opportunities for career advancement.
- We ensure that all employees are covered by our innovative training system .

#### Leave and Attendance

- Our employees are entitled to weekends, public holidays, personal leave, sick leave, work injury leave, marriage leave, parental leave, breastfeeding leave, paternity leave, bereavement leave, annual leave and other legitimate holidays in China.
- Our employees may also work flexible hours, having time off in lieu or working remotely based on their job duty arrangements.

#### Safeguarding Human Rights

- Human rights violations are strictly prohibited, including but not limited to discrimination, bullying, intimidation as well as sexual harassment, and all forms of modern slavery are strictly forbidden, including, without limitation, child labor, forced labor and bonded labor.
- In 2022, there was no forced labor or child labor at FinVolution.

#### Freedom of Association

- We support our employees' right to freedom of association, and we actively negotiate and communicate with the trade union and our employee representative groups.
- Approximately 70% of FinVolution employees have joined the trade union or trade associations.



## ◆ FinVolution Response to Employee Feedback

In 2022, in response to the developments of external situations and employee feedback, we rolled out the following benefits:

- 1) The work from home policy: employees may work off-site as permitted by job duty arrangements and as needed (e.g., special arrangements are allowed for pregnant employees in the third trimester);
- 2) A more flexible FinVolution welfare system: improving management efficiency with digital tools, enhancing employees' discretionary decision-making across all categories spanning the full life cycle of benefits, and diversifying operations to improve the employee welfare experience; and
- 3) Commercial insurance paid by the Company: providing 5-day, one-on-one inpatient nursing and observation care to make sure employees who are single or live alone are taken care of during hospitalization. This upgrade to our existing standard care packages was offered free of charge, whereas its cost was formerly borne by employees.

## ◆ Hiring

In our job descriptions and throughout our hiring process, we strictly comply with the laws and regulations of the jurisdictions where we operate. Fair hiring is genuinely embraced at FinVolution, and we do not tolerate any discrimination in the hiring process. In accordance with relevant laws and regulations, contracts are required for all types of employment, and have been executed at a signing rate of 100%, including contractors, interns, service providers and dispatched employees.

The Company uses different recruitment channels and interview methods for different positions to attract the right candidates. All recruitment methods, content of interviews, and the signing of various documents are coordinated and processed in accordance with the Human Resource Department's relevant rules. Discrimination is prohibited in the hiring process. The first clause of the Company's employment contract is with respect to negotiation on equal footing. All rewards and disciplinary actions are handled openly and fairly, and relevant violations are managed jointly by the business partners and employee resources teams under relevant laws and regulations and based on the findings of relevant investigations into the actual breaches, with the handling of violations announced across the Company.

The Company constantly seeks to attract and keep the best talent with diverse backgrounds. In 2022, we launched our autumn campus recruiting event targeting the class of 2023 with the theme of "Building the future with faith, building our youth for the future." We also rolled out six employee referral programs. In 2022, the Company received nearly 110,000 applications.

### Two-way Communication for All

We pay attention to our employees' emotions on a daily basis. Our employees are encouraged to speak freely through various channels. We have been building an open, democratic corporate culture so that our employees can more effectively voice their views. Each quarter, we host an employee face-to-face session with the Company's CEO, during which senior executives speak directly with our employees. A total of 500 employees attended these sessions in 2022. We also convene a director-level strategy meeting every six months, with the attendance standing at 100 in 2022.

We encourage our employees to directly express their feelings and ideas to the Company's CEO via emails, which are read and replied to in a timely manner and acted upon accordingly when necessary. The feedback and suggestions collected through this channel are processed on a monthly basis, and employees who give the most valuable feedback are rewarded annually. In 2022, close to 1,700 suggestions were collected through the Company's various communication channels.



In 2022, FinVolution received multiple employer of choice awards for our exceptional performance, including: the 2022 "Shanghai Extraordinary Employer" by Liepin recruitment platform, and the 2022 "Best Employer that Values Talent" by BOSS Zhipin recruitment platform.



## ◆ Employee Benefits and Well-Being

By implementing a tiered, multi-channel, democratic communication system, we continue to improve employee benefits with our transition from traditional to flexible offerings. We are committed to talent development, and we go all out to improve employee benefits and well-being. Relevant programs include our annual engagement survey and special benefit survey, as well as employee communication programs such as employee face-to-face sessions with our CEO, director-level strategy meetings, financial support, trade union home visits, the lactation room for nursing mothers and other special benefits.

In 2022, more than 70% of our employees have joined the Group's trade union, which performs negotiations on behalf of the employees to build harmonious labor relations, safeguard employee rights and interests, and improve employee benefits.

In accordance with the "Labor Law of the People's Republic of China," the "Trade Union Law of the People's Republic of China," the "Labor Contract Law of the People's Republic of China," the "Regulation of the Shanghai Municipality on Collective Contracts," the "Regulation of the Shanghai Municipality on Labor Protection of Female Employees" and other relevant laws and regulations, we seek to better protect the working conditions, compensation and other rights and interests of our employees. As such, in August 2022, after negotiation and receipt of unanimous consent of relevant parties, we signed a number of agreements with the regional trade union of Zhangjiang Park of Shanghai's Zhangjiang Science City, including the "Collective Contract," the "Special Collective Contract on the Protection of Certain Rights and Interests of Female Employees," and the "Special Collective Contract on Compensation."

Our trade union operates in accordance with the "Shanghai PPDai Trade Union Framework," the "Financial Management Rules," the "Operational Standards on Events and Activities" and other relevant rules. In order for the trade union to improve employee well-being, we have formulated the "Management Rules on Trade Union General Welfare" to expressly strengthen care and welfare benefits for our employees and their immediate family members who are sick. In 2022, we financially supported five employees.

At the beginning of 2022, we thoroughly reviewed the FinVolution welfare system with reference to the results of the market welfare survey report and our employee satisfaction survey. We found that in our original benefit packages, cash compensation accounted for an average of 66.6% of total benefits. Although monetary rewards are effective given their straightforwardness and flexibility, they do not inspire employee engagement. In the second half of 2022, through repeated discussions on the design of our welfare and incentive platform, we made the decision to transform our employee benefits from traditional to flexible offerings, thereby delivering comprehensive care for all employees.

## FinVolution 2022 Employee Benefits Adjustments

### Flexible Benefits

- Improving management efficiency with digital tools.
- Enhancing employees' discretionary decision-making across all categories spanning the full life cycle of benefits.
- Diversified operations to improve employee welfare experience.

### Centralized Management

- Group-level standard benefits.
- Department-specific benefits.

### Benefit Upgrade

- Adjust benefit input based on the actual needs of employees for more effective employee welfare.

## Employee Celebrations at the FinVolution Customer Center

In 2022, we hosted various holiday celebrations and employee experience programs at our Customer Center to facilitate employee networking, improve team cohesion, and more effectively build a sense of belonging in the workplace. We were glad that our employees had a lot of fun.



Valentine's Day Party



Holiday Celebrations for Employees at our Customer Center



### The “Care for Rice Seeds” Employee Well-Being Foundation: Supporting Employees in Distress

“Rice seeds”<sup>[1]</sup> refers to each of our valued employees. Launched in 2016, the “Care for Rice Seeds” Employee Well-Being Foundation is run by the Company’s Team Knight, which is composed of our CEO, senior executives, and a group of “rice seeds,” all warmly embracing the Company’s core values. Under our mutual support principle of “one for all, all for one,” the Foundation was established to support employees in distress as a result of severe diseases or injuries in accidents. All rice seeds participating in the Foundation and employed by FinVolution at the time of relevant incidents may apply for the Foundation’s support for themselves or their parents, children and spouses.

In the second half of 2022, the Foundation improved the “Care for Seeds” Employee Well-Being Foundation Charter to more effectively focus on supporting employees in distress while balancing income and expenditure, with the “Seeds Life” program and various other activities launched to explore multiple forms of support.

In 2022, the program raised RMB73,035 of funds with 669 employees participating. A total of 38 employees were supported by our Foundation throughout 2022.

As of the end of 2022, the Foundation has operated for over six years, boasting participation by more than 5,500 employees and supporting a total of 130 employees and family members and granting financial assistance exceeding RMB600,000.

## ◆ Employee Health and Safety

The health and safety of our employees directly affects the day-to-day operations of the Company. We remain strictly in compliance with the “Law of the People’s Republic of China on the Prevention and Control of Occupational Diseases,” the “Regulation on the Supervision and Administration of Occupational Health at Work Sites,” the “Regulation on Work-Related Injury Insurance” and other laws and regulations applicable to

Notes:

[1] In 2013, the Company, formerly known as Shanghai PPDai Financial Information Service Co., Ltd., launched the employee care group “Family” (which means “a pat on the rice seeds,” a heteronym of “family” in Chinese), a family for all our employees, each of whom is valued and cared for as a rice seeds.

the overseas jurisdictions where we operate. We are committed to ensuring workplace safety and looking after the physical and mental health of our employees.

We provide our employees with a safe, clean and healthy workplace. We have formulated the “Special Emergency Plan for Fire” and the “Comprehensive Emergency Plan for Production Safety Accidents,” expressly setting forth the rescue personnel, equipment, alarm systems and response procedures to effectively respond to such emergencies.

We provide our employees with annual health checkup benefits to keep track of their health status, and we invite experts and medical professionals to guide our employees in reviewing their health checkup reports. We provide workplace first-aid kits and relevant supplies in the office and regularly organize first-aid and medical care training to keep our employees better informed, increasing their safety awareness and first-aid skills.

Over recent years, the stress, anxiety, and loneliness associated with social distancing have adversely impacted people’s interactions, health and well-being. By launching the Company’s employee assistance program (EAP), we empower employee mental health with fireside chats on coping with stress at work, interpersonal relationships, childcare and education, marriage and relationships, etc. We also provide one-on-one mental health counselling, mental health assessments and a 24/7 helpline to support our employees’ mental health.

### Employee First Aid Training: Automated External Defibrillator (AED) Session

We have an AED in the employee service center on the 7th floor of Company headquarters. Upon our request, first-aid professionals provide AED first-aid training for our employees twice a year. To ensure effective training and hands-on practice, each session lasts 120 minutes, and the number of participants at each session is limited to 30. Our training concludes with on-site review and assessment to ensure that every trained employee is fully aware of first-aid procedures and equipped with the knowledge to use an AED correctly and skillfully.

As of the end of 2022, 106 employees have passed the AED practice test and obtained the relevant first-aid certificates.



## 6.2 Empower Employee Development

### ◆ Training and Talent Development

Supporting employee career development is the heart of the Company's human capital management strategy. We invest heavily in talent development to ensure that our innovative training system benefits all of our employees.

We have established a tiered training system that covers all, from grassroots employees to senior executives. Each year, the Company regularly conducts training programs including new hire training, professional training on skills and know-how (four special institutes), business-specific training, leadership programs, and a corporate online learning platform, to meet the training needs of all levels of employees across our front, middle and back offices, empowering increased qualifications and greater competence with continuous learning. In 2022, our "Rice Seeds University" online learning platform offered more than 800 courses and programs for our employees to access anytime, anywhere.

Based on the Company's training system, our employees can participate in our training programs through registration and internal recommendation.



Our 2022 employee training plan has been implemented in accordance with the Company's annual talent strategy, including leadership training, professional skills training and our internal trainer program, etc. 100.0% of our employees were covered by the program, with a total of 232,589 hours spent in training, or an average of 47.8 hours per person.

In 2022, the Company introduced DDI leadership training to provide managers with management courses on a number of topics, including recognition, communication, planning and organization, coaching, building an A+ team, performance appraisal conversation, efficient decision-making, and adapting to change, with a total participation of 578. In addition, through the internal trainer program, the Group has trained more than 1,000 internal trainers to support daily training programs within the Company.

#### The All-New Faith & Empower Campus Hire Training Program

The Company allocates considerable resources to support the growth of campus hires. In 2022, we launched our all-new Faith & Empower campus hire training program. Through five days of online courses and community operations as well as our 3-day offline scenario planning programs, BOSS sharing and various other activities, we empowered our campus hires with a better understanding of the Company and efficient networking for effective teamwork, ensuring a smooth transition from campus to corporate.



Campus Hire Training Graduation Ceremony



## ◆ Promotion and Appraisal

The sustainable growth of our employees is essential to the development of the Company. To this end, we have developed a high-quality talent pool as well as a training and development system, providing numerous opportunities for career advancement across the Company.

Our candidate database for potential internal transfer serves as a valuable reference for management roles selected internally. This database allows us to have a full picture of our employees, assessing whether their skills, expertise and potential align with the Company's values and the capabilities required for relevant roles. We prioritize internal candidates over external hires.

Based on the characteristics of various roles, we have set up a variety of career paths and plans for our employees. Upon comprehensive consideration of their performance assessment results, years of service, capabilities and values, qualified employees are eligible for promotion. We continue to improve the Company's promotion policy to ensure that our employees advance their career efficiently. In 2022, more than 300 PM-category employees and more than 1,500 O-category employees were promoted or provided with valuable job rotation opportunities.

### FinVolution Employee Career Ladders



With clear expectations for the roles and capabilities of our employees, we have established a Closed-Loop Performance Management System. In 2022, **100.0%** of our employees were subject to the Company's performance appraisal.

# 07

## Giving Back to Society and Contributing to Common Prosperity

- Promote Rural Vitalization
- Support Public Welfare Charities
- Industry Cooperation and Development

The United Nations Sustainable Development Goals (SDGs)





## / 7.1 Promote Rural Vitalization

In terms of supporting rural vitalization and promoting common prosperity, we have continuously increased our investment in an effort to solve practical problems affecting local people and promote high-quality development in rural areas. Since 2017, we have donated to and built schools in Liangshan Yi Autonomous Prefecture in Sichuan Province for five consecutive years. Meanwhile, we donated educational materials to Midu City and Xuanwei City in Yunnan Province, and donated materials and equipment to Fujian, Guizhou, Anhui, Shaanxi and other places to support local education and economic development. In 2022, we invested about RMB261,059 in rural vitalization related projects.

### FinVolution's key projects in 2022 to promote rural vitalization



Provide education assistance

- In July 2022, we donated **200** computers to advance rural education in primary and secondary schools in Puli village, Xuanwei City, Yunnan Province.



Provide consumption assistance

- We purchased RMB**34,290** of agricultural and sideline products from Daliang Mountain poverty alleviation enterprises in Sichuan Province.

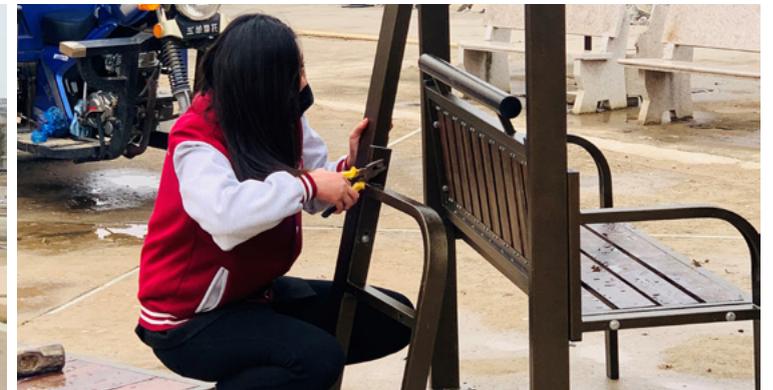


Promote rural vitalization

- In October 2022, we helped Zhu Chang Town, Qixingguan District, Bijie City, Guizhou Province, to carry out infrastructure construction, donating **20** computers for the establishment of a digital center.
- We donated RMB**100,000** to Wuqing District of Tianjin to support local rural vitalization.

### Enhance infrastructure development to improve rural life

In December 2022, in response to the call for rural vitalization, the Party Committee of the company funded the construction of a number of leisure pavilions and installed artificial lawns in Weizhuang, Sanshan Town, Fuqing City, Fujian Province to improve the village's appearance and infrastructure, creating a more suitable living environment for local orphaned children and the elderly. Four of the company's employees volunteered in the construction activities.



Volunteers at the construction site



## 7.2 Support Public Welfare Charities

We have long been committed to being a fintech enterprise with compassion, adhering to the concept of technology for good, and continuously increasing investment in the field of public welfare.



We rely on science and technology to conduct a variety of charity activities, including our "donating steps to love" charity activities, where users can record the number of steps they take each day with a mobile phone and contribute them into our charity fund. We then convert the user's step donations to the charity fund into cash or materials on a regular basis, as a public welfare donation. In addition, we jointly launched the "RMB100 million interest-free loans" public welfare project with the China Weightlifting Team.

### Collaborating with China's National Weightlifting team to launch a public interest-free loan program of over RMB100 million

In 2022, we joined hands with the national weightlifting team to promote the development of small and micro economies and rural vitalization, and invested more than RMB100 million to launch public interest-free loans for small and micro enterprises and farmers. These loans further help them solve their financing difficulties and problems caused by slow financing, reduce financing costs, enhance the development vitality of small and micro enterprises, and promote rural economic development.



Over RMB100 million interest-free loans project for public welfare

We also continued to conduct "Back you! China Power" branded public welfare activities. Through the joint public trust Unit media "Southern People Weekly," the national weightlifting team and well-known bloggers, among other groups, we launched "Hello shop" public welfare activities, supporting the development of small shops while also promoting consumption.

### Launching "Hello shop" public welfare activities to promote consumption

We launched the "Hello Shop" public welfare activity at the end of 2022, which lasted nearly one month. A total of 10 influencers visited a number of offline stores across catering, fitness and other industries, attracting a total of more than 90 million people as well as more than 587,800 interactive likes, helping all of the shops build extensive social traction.



"Hello Shop" public welfare activity



### The Indonesia Division collaborating with Motion Radio for blood drive

In 2022, Adakami collaborated with Motion Radio, Jakarta 97.5FM, to launch a blood donation drive. The event attracted many participants and collected 219 bags of blood.



Adakami sponsoring the blood drive



In 2022, FinVolution was honored with the Top 500 Chinese Enterprise Award by the **China Enterprise Charity Forum 2022**.

## 7.3 Industry Cooperation and Development

As a member of many industry associations and organizations, FinVolution is committed to promoting the sustainable development of the industry through active cooperation with industry associations.

### List of Industry Associations in which FinVolution Holds Membership

National Internet Finance Association of China	Shanghai Information Network Security Administration Association
China Academy of Information and Communications Technology (CAICT) Confidential Computing Consortium	Hainan Province Guarantee Association
China Digital Financial Cooperation Forum	Hainan Province Software Association
Shanghai Internet Finance Association	Tianjin Financing Guarantee Association
Shanghai Internet Association	Pudong R&D Institute Association
Shanghai Software Association	Pudong Science and Technology Association
Shanghai Information Service Industry Association	Mobile Application (APP) Security Committee
Shanghai AI Industry Association	Shanghai IT Entrepreneur Association
Shanghai High-tech Enterprise Association	Pudong Chamber of Commerce and Industry (Executive Committee)
Lujiazui Internet Finance Association	Tsinghua University 40 Forum on Consumer Finance
Shanghai Financial Information Association	China University of Political Science and Law Rule of Law and Sustainable Development Research Center
Shanghai Credit Promotion Center	CEIBS Lujiazui Institute of International Finance
Shanghai Union Laboratory of Credit Big Data	New Financial Alliance of China Finance 40 Forum
China Association of Small and Medium Enterprises	Artificial intelligence branch of China Information Industry Trade Association
Information Technology Application Innovation Working Committee of Shanghai Software Industry Association	



### Cooperation with Stakeholders

While maintaining scientific and technological innovation and proprietary research and development, we established a broad array of cooperation with stakeholders such as the government, financial institution partners, and academia to strengthen academic exchanges, promote industry development, and provide high-quality fintech services to global users. In 2022, we contributed to the development of the global fintech industry by participating in various industry exchange conferences and forums to share our practical experience in promoting financial innovation, strengthening financial risk management, and propelling inclusive finance.

#### Collaborating with industry leaders to discuss the high-quality growth of Internet users

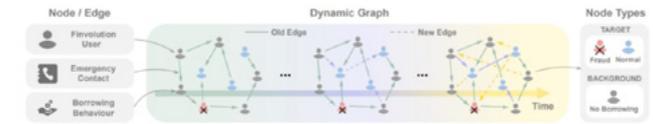
In 2022, FinVolution and Shanghai Pudong New Area Science and Technology Association jointly held the sixth Evangelist Technology Salon. With the theme of "High Quality User Growth in the Mature Stage of the Internet", we invited technical guests from Tencent and Giant Engine (by Dou Yin) to speak with FinVolution's senior experts from Shanghai Shanghu Association of Science and Technology about ways to achieve accurate and efficient user growth through operational and technical solutions. The event took the form of an online salon, and the livestream attracted more than 1,500 professional practitioners.



FinVolution's first online Technology Salon and sixth Evangelist Technology Salon

#### Collaboration with Zhejiang University to release DGraph, a large-scale dynamic graph dataset

In 2022, together with Zhejiang University, we officially released DGraph, a large-scale dynamic graph dataset, to serve researchers in graph neural networks, graph mining, social networks, anomaly detection and other fields, providing them with large-scale application data of real scenarios while also promoting the development of the entire graphing field.



DGraph Dynamic Graph

#### Participated in the China-Singapore Fintech Seminar to discuss new trends in future development

In 2022, we participated in the fourth China-New Fintech seminar of the "China +" series. The seminar was co-sponsored by Zhejiang University International Joint Business School (ZIBS) and the National University of Singapore Business School. FinVolution's Strategic Director was invited to attend as a representative of Chinese enterprises and gave his views at the panel discussion of the Industry Association of Fintech Development Prospects.



A collection of online screenshots of event guests

# 08

## Green Development and Climate Resilience

- Promote Green Operations
- Climate Adaptation

The United Nations Sustainable Development Goals (SDGs)





## / 8.1 Promote Green Operations

As we uphold the principles of green and sustainable development, we consider all environmental impacts created by our daily operations in our overall strategy, while also supporting the advancement of China’s dual-carbon strategy. We continue to promote green, low-carbon business models and innovative digital businesses, empower financial institutions with science and technology, and promote green finance development.

As a fintech company, our resource consumption mainly includes electricity, water and paper use in our workplace, as well as gas consumption by business cars. In this regard, we further promoted the concept of low-carbon living in our workplace with a series of green marketing campaigns to cultivate a green culture and inspire low-carbon initiatives throughout our workplace. We have implemented initiatives that include encouraging employees to engage in green activities in the workplace and advocating green mobility behavior to tackle energy-saving and environmental issues accompanying day-to-day work and operations, paving the way for strengthening our green governance and creating a green workplace. In 2022, the Company was not accused of breaching any environmental protection laws or regulations.

### FinVolution’s Key Initiatives for Green Operations

 <p><b>Promote a Green Workplace</b></p> <ul style="list-style-type: none"> <li>• Posted environmental protection and energy-saving slogans and placed green plants across the workplace to raise employees’ environmental awareness.</li> <li>• Encouraged employees to adopt double-sided printing and use electronic documents for communications to reduce paper usage.</li> <li>• Advocated employees to bring their own vessels for drinking water at work and provided only a small number of renewable cups for public use. Also, bottled water is not available for internal meetings and employees are reminded to bring drinking water for themselves.</li> <li>• Conducted regular maintenance of water utility equipment and facilities at workplace and strengthened regular inspections to prevent water leakage.</li> </ul>	 <p><b>Advocate for Green Mobility</b></p> <ul style="list-style-type: none"> <li>• Advocated for employees to commute using public transportation.</li> <li>• Required charter bus service vendor to offer electric vehicles instead of internal combustion engine vehicles for employee transportation needs.</li> <li>• Encouraged employees to adopt conference calls or online meetings for remote communications to reduce unnecessary business traveling.</li> </ul>	 <p><b>Maximize Energy-saving Efficiency</b></p> <ul style="list-style-type: none"> <li>• Installed IBOX Smart Modules incorporating an array of smart functions such as scheduled ON/OFF, temperature range setting and periodic resetting to enable smart air conditioning control.</li> <li>• Upgraded workplace lighting to LEDs to reduce energy consumption and conducted scheduled turn-off for water dispensers.</li> <li>• Specified rules for air conditioner usage and room temperature. Assigned staff to patrol the office once an hour and turn off unused electrical devices to avoid electricity wastage.</li> </ul>
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As a fintech company, our waste management is focused on non-hazardous waste such as food waste, paper waste, packaging carton and glass waste, as well as hazardous waste such as toner cartridges. For different types of waste, the Company has formulated different disposal measures to ensure that waste is disposed of in a timely and scientific manner.

### FinVolution’s Waste Types and Disposal Measures

 <p>Non-hazardous waste</p> <p>Outdated newspapers, paper waste, food waste, etc.</p> <p>Disposed of in accordance with trash classifications</p>	 <p>Hazardous waste</p> <p>Toner cartridges</p> <p>Disposed of in accordance with trash classifications and engaged toner cartridge suppliers for recycling</p>
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## / 8.2 Climate Adaptation

We are well aware of the profound impact brought by climate change. To that end, we conduct periodic reviews on climate change's actual or potential impacts on our business and pay close attention to climate-related risks in our businesses. Moreover, we have established a top-down climate governance framework consisting of the Board of Directors, the ESG Committee and ESG Working Group, ensuring our goals, policies and strategies on climate issues are effectively managed and implemented.

### FinVolution's Climate-related Risks

Risk Type	Physical Risks				Transition Risks			
Climate-related Risks	Flood	Typhoon	Rising Mean Temperatures	Rising Sea Levels	Policy and Regulations	Technology	Market Landscape	Reputation
Risk Level	High				Low			

We staunchly uphold the concepts of green development and low carbon operations while actively supporting the nation's dual-carbon strategy. To that end, we formulated our Carbon Neutrality targets and action plan to pave the way to achieving carbon peak and carbon neutrality.

### FinVolution's Carbon Neutrality Targets

We're committed to:



Our action plan for achieving carbon neutrality throughout our operations (Scope 1 and 2) beginning from 2020.



Achieving peak carbon emissions by 2030.



Achieving net-zero GHG emissions in our operations by 2060.

### FinVolution's Green Action Plan



#### GHG Inventory

- Conduct annual GHG inventory.
- Perform third-party GHG audit.



#### Solidify In-house Green Governance Framework

- Form in-house environmental alliance.
- Advocate for a low-carbon workplace and green mobility.
- Drive energy-saving and carbon-reducing transformations to create a green supply chain.



#### Promote Green Finance

- Advance green, low-carbon, innovative digital business.
- Empower financial institutions with technology that shapes the future of green finance.



#### Improve the Carbon Inclusive (Tan Pu Hui) System

- Integrate carbon inclusion elements into business operations.
- Widely publicize carbon neutrality targets to encourage low-carbon user behaviors.



### FinVolution's Role in Advancing Environmental Protection

We are firmly committed to conducting a GHG Inventory each year and engaging independent third-party verification in auditing of GHG emissions in our global operations. In July 2022, one of our wholly-owned subsidiaries was awarded the ISO 14064-1:2018 certification of GHG emissions by third-party verification, becoming one of the first Chinese fintech companies to implement ISO 14064-1:2018 principles and requirements. This accomplishment showcases FinVolution's dedication to playing an active role in advancing environmental protection, creating a low-carbon society, achieving all-round low-carbon production and driving sustainable development.

In addition to integrating adaptations related to climate change into our business operations, we are also attentive to nature's resilience to climate change. As a technology enterprise, we leverage our technology innovations to empower ecological protection while tackling climate change.



### Using digital technology to promote conservation of the endangered "Bird of Legend"

We signed a strategic partnership agreement with Fujian Birding Association to collaborate on environmental improvements, protecting biodiversity and driving the sustainable development of our society.

In 2022, we collaborated with Fujian Birding Association to use AI-powered species identification technology and cloud computing technology to discover and track Chinese Crested Terns, analyze the size of bird groups and their life trajectory, guide bird groups to find new habitats, and develop more breeding grounds.



Using technology to identify Chinese Crested Terns in a group of birds

### Advancing Afforestation Public Welfare Activities to Improve the Environment

In 2022, we donated RMB 50,000 to the Fuqing Charity Federation to purchase and plant qualified garden tree seeds, mainly banyan trees, to help ameliorate the local ecosystem. This afforestation scheme transformed the barren hills with water and soil into a vibrant urban garden, improving the air and beautifying the environment, ultimately meeting citizens' desire for a beautiful and livable natural environment.



On-site scene of afforestation public welfare activity

### Commemorating One Million Tree Day in Indonesia

In January 2023, FinVolution Indonesia subsidiary Adakami collaborated with The Jakarta Mangrove Community to plant 500 mangrove trees at the PIK Mangrove Ecotourism, North Jakarta. The environment care activities were divided into two activities, namely cleaning up plastic waste around the area and planting 500 mangrove trees.

From a physical perspective, mangrove trees are useful as a fortress against natural disasters such as soil erosion and tsunamis. From a biology perspective, mangrove ecosystem is useful for the protection and growth of fish, shrimp and other creatures. From an economic perspective, mangroves are important raw materials in the making of syrup, sugar, batik cloth and other items.



On-site scene of planting 500 mangrove trees in North Jakarta



# Appendix

## / 2022 Awards and Recognition

Recognized by	Award
Shanghai Municipal Commission of Economy and Informatization, Shanghai Municipal Finance Bureau, Shanghai Municipal Tax Service of State Taxation Administration, Shanghai Customs District P.R. China	Shanghai Enterprise Technology Center
Shanghai Municipal Commission of Economy and Informatization	Shanghai Specialized and Innovative Little Giants
Shanghai Federation of Trade Unions	Shanghai Workers' Pioneer
Shanghai Federation of Trade Unions, CPC Shanghai Municipal Commission of Economy and Informatization, Shanghai Municipal Commission of Economy and Informatization	2022 Shanghai Urban Digital Transformation "Smart Craftsman"
Shanghai Federation of Trade Unions	Shanghai Division Third Prize of the Yangtze River Delta Empowering High-Quality Employee Skill Development Competition
People's Government of Pudong New Area of Shanghai Municipality	Pudong New Area "Top 20 Private Enterprises with Outstanding Contribution"
National Business Daily	The Golden Tripod Award – Annual ESG Financial Pioneer
China Times	Annual ESG Financial Pioneer
China.org.cn	Annual ESG Best Environmental Responsibility (E) Enterprise
Beijing Business Today	Social Responsibility Model
Caijing New Media	Annual ESG Practice Pioneer

Recognized by	Award
Zhitong Caijing	The 7th Zhitong Caijing Best ESG Award for Public Company
The 2022 World Artificial Intelligence Conference	Financial Silver Award of the Best Practices of Applied Algorithms
China Enterprise Charity Forum	2022 China Enterprise Charity Top 500
2022 China Fintech Innovation and Application Bund Summits	Three awards of the Yangtze River Delta Fintech Innovation and Application Global Competition
01 Caijing	Top 50 Fintech Leading Enterprises Top 30 Companies for Small and Micro Finance
iResearch	Fintech Elite
Thinking Finance · Investor China	Fintech Company Empowering High-Quality Growth with Innovation
WEMONEY Lab	"Exceptional Service Provider for Small and Micro Businesses" of the Treasurer Brand Program
2022 (the 15th) China Big Data Application & Contact Center Industry Summit and 2022 (the 15th) China "Jinyin" Best Customer Contact Center and Distinct Customer Experience Award Ceremony and International Summit	2022 China "Jinyin" Best Customer Contact Center - Quality & Credit Double Guarantee Exemplary Award
Liepin	2022 "Shanghai Extraordinary Employer"
BOSS Zhipin	2022 "Best Employer that Values Talents"



## / Key Quantitative Factor Index

The Company adheres to the principles of "quantification and consistency." We disclose the performance of quantitative factors reflecting the effectiveness of the Company's sustainability management and trace relevant years' historical data to the greatest extent possible.

The range of statistical data during the reporting period is consistent with the range of the Company's consolidated financial statements unless otherwise specified.

### Financial Index

Financial Metrics	Unit	2020	2021	2022
Total revenues	RMB in 10,000	756,308.7	947,012.8	1,113,420.3
Total profit <sup>1</sup>	RMB in 10,000	242,400.2	273,613.4	273,603.1
Net profit attributable to shareholders	RMB in 10,000	197,270.0	250,894.7	226,638.2
Total assets	RMB in 10,000	1,488,218.5	1,813,855.1	2,138,291.1
Tax paid <sup>2</sup>	RMB in 10,000	45,542.1	24,081.8	45,477.5
Financial subsidies granted by the government <sup>3</sup>	RMB in 10,000	7,410.4	3,059.6	8,495.7
Net profit attributable to FinVolution Group's ordinary shareholders	RMB/Per ADS	6.7	8.8	8.0

Notes:

[1] Total profit refers to profit before income tax.

[2] Tax paid refers to income tax expenses.

[3] Financial subsidies granted by the government mainly due to tax contributions.

### Corporate Governance Index

Metrics	Unit	2020	2021	2022
Number of directors of the Board	Person	7	7	7
Independent directors on the Board	Person	2	2	2
Independent directors as a percentage of the Board	%	28.6	28.6	28.6

### Business Ethics and Management Compliance Index

Metrics	Unit	2020	2021	2022
The number of cases in which the Company has been sanctioned by relevant authorities due to unfair competition in operation or violation of anti-trust law and anti-monopoly law	Case	0	0	0
Total number of violations of anti-corruption related regulations	Case	0	0	0
Number of corruption cases brought and concluded against the issuer or its employees during the reporting period	Case	0	0	0
Total number of operational offices for which corruption risk assessments have been conducted	No.	1	1	1
Total number of operational offices	No.	1	1	1
Percentage of operational office coverage for which corruption risk assessments have been conducted	%	100.0	100.0	100.0



## Business Ethics and Management Compliance Index, continued

Metrics	Unit	2020	2021	2022
Number of suppliers with anti-corruption agreements <sup>1</sup>	No.	—	132	30
Percentage of suppliers with anti-corruption agreements	%	—	16.0	2.9
Number of staff involved in anti-corruption training	Person	3,500	3,900	3,700
Total hours of staff anti-corruption training	Hour	28,000	31,200	29,600
Number of directors involved in anti-corruption training	Person	4	4	4
Total hours of anti-corruption training for all directors	Hour	4	4	4
Number of times the Company has conducted business ethics and anti-corruption training for employees	No.	3	2	2
Number of business ethics and anti-corruption trainings the Company conducted for the board of directors	No.	1	1	1

Notes:

[1] In 2022, we began signing CSR agreements (corporate social responsibility requirements) with key suppliers, resulting in a decrease in the number and proportion of suppliers with anti-corruption agreements.

## Risk and Internal Control Index

Metrics	Unit	2020	2021	2022
Number of times internal audits were initiated	No.	24	22	20
Risk events identified by internal audit	Case	10	13	10
Number of new litigation and administrative penalty cases	Case	8	17	19
Of which, number of newly concluded litigation and administrative penalty cases	Case	7	13	10

## Environmental Management System Index

Metrics	Unit	2020	2021	2022
Number of incidents punished for violating environmental protection laws and regulations	Case	0	0	0
Amount of penalty for violating environmental protection laws and regulations	RMB 10,000	0	0	0



## Energy Management Index

Metrics	Unit	2020	2021	2022
Official gasoline consumption by Company-owned vehicles <sup>1</sup>	Liter	—	720.0	1,626.7
Energy consumption (including data center) <sup>2</sup>	MWh	2,654.5	2,886.0	10,055.6
Employee per capita energy consumption (including data center)	MWh/ Person	1.0	0.5	2.1
Water Consumption <sup>3</sup>	Ton	27,767.9	28,490.5	22,801.9
Per employee water consumption	Ton/ Person	8.8	5.9	4.7
Paper consumption <sup>4</sup>	1000g	2,127.4	3,025.5	3,217.7
Per employee Paper Consumption	1000g/ person	0.7	0.6	0.7

### Notes:

[1] The Company launched its official vehicles in November 2021, resulting in low gasoline consumption in that year.

[2] The scope of statistics in 2020 included FinVolution's Shanghai headquarters and offices in Changsha, Hefei and Zhengzhou. In 2021, it covered FinVolution's Shanghai headquarters all other offices in mainland China. In 2022, it also included the power consumption of the Shanghai Waigaoqiao data center and our offices in Indonesia and the Philippines, hence, total power consumption increased compared with previous years.

[3] The scope of statistics in 2020 and 2021 included FinVolution's Shanghai headquarters and offices in Changsha, Hefei and Zhengzhou. In 2022, it covered FinVolution's Shanghai headquarters and offices in Changsha, Hefei and Zhengzhou, as well as offices in the Philippines and Indonesia.

[4] The scope of statistics in 2020 and 2021 included FinVolution's Shanghai headquarters, all other offices in mainland China. In 2022, it covered FinVolution's Shanghai headquarters and all other offices in mainland China, as well as offices in the Philippines and Indonesia. The statistical scope of the Company has been changed, so the data disclosed in the 2021 report has been adjusted.

## Greenhouse Gas Emission Index

Metrics	Unit	2020	2021	2022
Total GHG Emissions <sup>1, 2</sup>	Metric tons of CO <sub>2</sub> e	—	1,147.3	1,570.8
Direct GHG Emissions (Scope 1)	Metric tons of CO <sub>2</sub> e	—	92.0	102.0
Indirect GHG Emissions of Imported Energy (Scope 2)	Metric tons of CO <sub>2</sub> e	—	1,055.3	1,468.8
GHG Emissions Per Capita	Metric tons of CO <sub>2</sub> e/Person	—	0.2	0.3

### Notes:

[1] Including the GHG Emissions of Shanghai Erxu Information Technology Co., Ltd and its holdings companies, Shanghai Guangjian Information Technology Co., Ltd and its subsidiaries and holding companies, and Shanghai Manyin Information Technology Co., Ltd and its subsidiaries and holding companies.

[2] Total GHG Emissions include Scope 1 and Scope 2. In accordance with the requirements of ISO14064-1:2018, the Group's GHG inventory includes carbon dioxide (CO<sub>2</sub>), methane (CH<sub>4</sub>), nitrous oxide (N<sub>2</sub>O), and hydrofluorocarbons (HFCS), perfluorocarbons (PFCS), sulfur hexafluoride (SF<sub>6</sub>) and nitrogen trifluoride (NF<sub>3</sub>). Scope 1 includes GHG emissions generated from gasoline combustion, refrigerant leakage and FM200 emission. Scope 2 includes GHG emissions generated from purchased electricity. The calculation of GHG emissions refers to "ISO 14064-1:2018 - Greenhouse gases - Part 1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals," "China Energy Statistical Yearbook 2020," "2022 Guidelines for Power Greenhouse Gas Emission Measurement and Reporting," "Guidelines for Accounting and Reporting Greenhouse Gas Emissions Other Industrial Enterprises (Trial)," and "2006 IPCC Guidelines for National Greenhouse Gas Inventories."



## Climate Change Mitigation and Adaptation Index

Metrics	Unit	2020	2021	2022
Annual climate change and "dual carbon" goals-related investments <sup>1</sup>	RMB	0	0	170,000
Risk events and violations from climate change	Case	0	0	0

Note:

[1] Climate change and "dual carbon" goals-related investments in 2022 include RMB120,000 of GHG verification fees and RMB50,000 of tree planting investment.

## Occupational Health and Safety Index

Metrics	Unit	2020	2021	2022
The number of recordable work-related injuries <sup>1</sup>	Case	7	13	21
The rate of recordable work-related injuries	%	0.2	0.3	0.5
Lost days due to work-related injury	Day	147.0	261.0	515.5
The number of fatalities as a result of work-related injury	Person	0	0	0
The rate of fatalities as a result of work-related injury	%	0	0	0
The number of high-consequence work-related injuries (excluding fatalities)	Person	0	0	0
The rate of high-consequence work-related injuries (excluding fatalities)	%	0	0	0

Note:

[1] The increase in work-related injuries was due to offline sales team's commutes. In recent years, the Company proactively declared injuries to protect employees' rights and strengthened promotion of employees' awareness of occupational disease and work-related injury prevention.

## Inclusive Finance Index

Metrics	Unit	2020	2021	2022	
Percentage of borrowers with higher credit scores (Level I-IV)	%	92.5	94.1	97.3	
Inclusive finance transactions	Time	17,844,025	32,557,002	29,036,013	
Loans granted currently (facilitated loans)	RMB 10,000	6,513,075.1	13,735,757.3	17,535,806.2	
By Geographic Region	Mainland China	RMB 10,000	6,410,414.6	13,364,940.1	17,110,412.0
	Overseas	RMB 10,000	102,660.5	370,817.2	425,394.2
Cumulative registered users	Unit	120,137,690	140,317,393	159,385,402	
By Geographic Region	Registered users in mainland China	Unit	116,126,230	131,222,180	143,924,660
	Registered users in the overseas market	Unit	4,011,460	9,095,213	15,460,742
Institutional funding partners active on our platform in China (cumulative)	Unit	37	63	75	
Small business owners we served	Unit	220,510	825,840	906,140	
Total loan origination amount of our small business loan products	RMB 10,000	378,651	2,701,813	4,339,943	



## R&D and Innovation Index

Metrics	Unit	2020	2021	2022
R&D spending	RMB 10,000	37,017.5	43,485.0	49,148.4
R&D spending as a percentage of operating revenue	%	4.9	4.6	4.4
Number of R&D staff	Person	516	663	645
R&D staff as a percentage of total staff	%	16.3	13.4	13.2
Patent applications	Case	4	4	16
Granted patents	Case	5	14	17
Trademark applications	Case	59	40	12
Granted trademarks	Case	58	35	19
New software copyrights	Case	35	15	23
Cumulative granted patents	Case	10	24	41
Cumulative owned trademarks	Case	262	297	317
Cumulative owned copyrights	Case	174	189	212

## Product and Service Quality Management Index

Metrics	Unit	2020	2021	2022
Number of product and service quality related trainings	Time	641	1,926	1,460
Number of employees trained to improve product and service quality	Person-Time	43,810	35,057	42,872
Total product and service quality related training hours	Hour	5,847	26,829	42,375
Product and service violations in health, safety and labeling	Case	0	0	0
Product recalls due to health, safety and labeling issues	%	0	0	0
Received customer complaints about products and services <sup>1</sup>	Case	3,659	3,937	5,645
Complaint handling rate	%	100.0	100.0	100.0
User satisfaction	%	90.0	92.0	93.0
Violations in marketing (including advertising, sales promotion and sponsorship)	Case	0	0	0

Note:

[1] Refers to the complaints which occurred during in human agent consultation.



## Data Security and Customer Privacy Protection Index

Metrics	Unit	2020	2021	2022
Violations of customers' privacy	Case	0	0	0
Violations of information security	Case	0	0	0
Trainings on employees' personal information security	Time	0	2	6
Number of employee personal information security trainees	Person	0	100	314
Total training hours on employees' personal information security	Hour	0	100	314
Trainings on customer privacy protection	Time	0	1	1
Number of customer privacy protection trainees	Person	0	50	22
Total training hours on customer privacy protection	Hour	0	50	22

## Employee Rights and Wellbeing Index

Metrics		Unit	2020	2021	2022
Total employees		Person	3,161	4,953	4,870
By Gender	Male	Person	1,825	3,035	2,837
	Female	Person	1,336	1,918	2,033
By Degree	Doctor	Person	5	5	5
	Master	Person	306	345	378
	Bachelor	Person	1,057	1,482	1,310
	College or below	Person	1,793	3,121	3,177
By Age Group	Under 30	Person	2,306	3,332	2,716
	30-50	Person	854	1,619	2,150
	Above 50	Person	1	2	4



### Employee Rights and Wellbeing Index, continued

Metrics		Unit	2020	2021	2022
By Employment Type <sup>1</sup>	Full-time	Person	3,064	4,259	4,144
	Part-time	Person	4	7	13
	Other Types	Person	93	687	713
By Cohort Level	Junior	Person	2,807	4,575	4,470
	Mid-Level	Person	341	366	389
	Senior	Person	13	12	11
By Geographic Region	In mainland China	Person	3,140	4,334	4,164
	Overseas	Person	21	619	706
Profile of Full-time Employees		Person	3,064	4,259	4,144
By Gender	Male	Person	1,805	2,675	2,484
	Female	Person	1,259	1,584	1,660
By Geographic Region	In mainland China	Person	3,042	4,180	4,069
	Overseas	Person	22	79	75

### Employee Rights and Wellbeing Index, continued

Metrics		Unit	2020	2021	2022
Profile of Part-time Employees		Person	4	7	13
By Gender	Male	Person	2	4	7
	Female	Person	2	3	6
By Geographic Region	In mainland China	Person	3	7	9
	Overseas	Person	1	0	4
Number of employees from ethnic minority groups <sup>2</sup>		Person	142	185	162
Percentage of employees from ethnic minority groups		%	5.0	3.7	3.3
Disabled employees		Person	5	3	2
Incidents of discrimination		Case	0	0	0
Employment contract signing rate		%	100.0	100.0	100.0
Employee engagement		%	65.5	74.9	79.5
Employees who enjoyed parental leave <sup>3</sup>		Person	–	1	243
By Gender	Male	Person	–	0	126
	Female	Person	–	1	117



## Employee Rights and Wellbeing Index, continued

Metrics		Unit	2020	2021	2022
Employees who returned to work after parental leave		Person	—	1	243
By Gender	Male	Person	—	0	126
	Female	Person	—	1	117
Employees who returned to work and still work for the Company 12 months after parental leave <sup>4</sup>		Person	—	—	1
By Gender	Male	Person	—	—	0
	Female	Person	—	—	1
Return-to-work rate after parental leave <sup>5</sup>		%	—	100.0	100.0
By Gender	Male	%	—	0.0	100.0
	Female	%	—	100.0	100.0
Retention rate after parental leave <sup>6</sup>		%	—	—	100.0
By Gender	Male	%	—	—	0.0
	Female	%	—	—	100.0

Notes:

[1] Total full-time employees include full-time contractors and full-time dispatched employees; other types include outsourced personnel, interns, etc.

[2] Employees from ethnic minority groups refers to employees who work in mainland China and are not from the Han ethnic group.

[3] Parental leave policy was implemented at the end of 2021; thus, no related data exists prior to 2021.

[4] As of the end of 2021, there were no employees who had worked over 12 months after parental leave. Therefore, in 2021, the indicators of "Employees who returned to work and still work for the Company 12 months after parental leave" and "Retention rate after parental leave" are not applicable.

[5] Return-to-work rate after parental leave is equal to the number of employees who returned to work after parental leave in the reporting period divided by the number of employees who were eligible to return to work after parental leave in the reporting period, times 100%.

[6] Retention rate after parental leave is equal to the number of employees who returned to work and still work for the Company 12 months after parental leave divided by the number of employees who returned to work after parental leave in the previous reporting period, times 100%.

## Employee Training and Talent Development Index

Metrics		Unit	2020	2021	2022
Number of employees receiving regular performance and career development appraisals		Person	3,044	4,718	4,870
Percentage of employees receiving regular performance and career development appraisals		%	96.3	95.3	100.0
Percentage of trained employees		%	96.3	95.3	100.0
By Gender	Male	%	59.0	61.8	58.3
	Female	%	41.0	38.2	41.7
By Cohort Level	Senior	%	88.4	92.1	91.8
	Mid-Level	%	11.2	7.6	8.0
	Junior	%	0.4	0.3	0.2
Average Number of Training Hours		Hour	42.2	39.8	47.8
By Gender	Male	Hour	39.4	42.7	47.4
	Female	Hour	44.2	37.9	48.0
By Cohort Level	Senior	Hour	7.8	10.6	53.8
	Mid-Level	Hour	26.3	40.9	45.4
	Junior	Hour	44.8	39.8	48.0



## Supplier Management Index

Metrics		Unit	2020	2021	2022
Total number of suppliers		Unit	1,105	822	1,036
By geographical region	In mainland China	Unit	1,100	782	991
	Overseas	Unit	5	40	45
Procurement expenditure		RMB 10,000	28,125	105,677	124,350
By geographical region	Suppliers in mainland China	RMB 10,000	28,090	87,176	90,694
	Suppliers overseas	RMB 10,000	35	18,501	33,656
Proportion of spending on local suppliers <sup>1</sup>		%	99.9	82.5	72.9
Suppliers applying the Company's standards in environment, labor rights and business ethics <sup>2</sup>		Unit	24	132	31
Approved suppliers by the Company's standards in environment, labor rights and business ethics		Unit	24	132	31
The proportion of suppliers applying the Company's standards in environment, labor rights and business ethics		%	2.2	16.1	3.0
The proportion of approved suppliers by the Company's standards in environment, labor rights and business ethics		%	2.2	16.1	3.0
New suppliers		Unit	235	302	227
New suppliers applying the Company's standards in environment, labor rights and business ethics		Unit	0	302	227
The proportion of new suppliers applying the Company's standards in environment, labor rights and business ethics		%	0	100.0	100.0

Notes:

[1] The procurement department began cooperating with overseas suppliers in June 2021; thus, the proportion of spending on local suppliers declined.

[2] Adjusted to conduct evaluation of core suppliers in environment, labor rights and business ethics in 2022; therefore, the number of suppliers applying the Company's standards in environment, labor rights and business ethics declined.

## Charity and Volunteering Index

Metrics		Unit	2020	2021	2022
Welfare investment <sup>1</sup>		RMB	1,779,410	10,477,788	328,130
Therein, charity donation <sup>2</sup>		RMB	1,000,000	10,300,000	300,000
Total hours of volunteer work		Hour	376	599	7,452
Total number of employees participating in volunteer work		Person	39	58	68

Notes:

[1] In 2020, donated RMB200,000 worth of clothes to Disabled Persons' Federation of Liangshan Prefecture, Sichuan Province, and RMB100,000 worth of supplies to flood area in Anhui Province. Other donations in 2020 include RMB479,410 worth of supplies and cash as well as RMB1,000,000 of charitable donations. In 2021, donated RMB155,560 worth of supplies and cash to flood area in Zhengzhou, RMB22,228 worth of gifts for Dragon Boat Festival and Mid-Autumn Festival to orphanages and nursing homes, and RMB10,300,000 of charitable donations. In 2022, donated RMB28,130 worth of supplies and made a charitable donation of RMB300,000.

[2] The amount of charitable donations is subject to the receipt of donation.

## Rural Vitalization Index

Metrics		Unit	2020	2021	2022
Rural vitalization investment <sup>1</sup>		RMB	80,000	626,438	261,059

Note:

[1] In 2020, donated RMB20,000 of supplies to Songjiazhuang Primary School in Shaanxi Province and RMB60,000 worth of computers to Zhuchang Town, Bijie Prefecture, Guizhou Province. In 2021, purchased RMB16,000 worth of rice from Hanqiao Village, Qianrenqiao Town, Anhui Province, and donated RMB71,757 worth of office equipment and fitness equipment to Fengxia Village, Sanming Prefecture, Fujian Province and RMB538,681 worth of school supplies, sporting goods, computers, etc. to schools and governments in poverty-stricken areas. In 2022, purchased RMB34,290 worth of agricultural and sideline products from poverty-alleviation enterprises in Liangshan Prefecture, Sichuan Province, and donated RMB90,000 worth of computers to schools in poverty-stricken areas to support rural education, as well as RMB136,769 in cash to governments in poverty-stricken areas to promote rural infrastructure construction.



## / GRI Sustainability Reporting Standards (2021) Content Index Table

**Statement of Use:** FinVolution reports the information referenced in this GRI Content index against the GRI standard between January 1, 2022 and December 31, 2022.

GRI1 used: GRI1 Foundation 2021

GRI Standards	Disclosure Item	Section	
GRI 2: General Disclosures 2021	2-1	Organizational details	About FinVolution
	2-2	Entities included in the organization's sustainability reporting	Preparation Basis of the Report
	2-3	Reporting period, frequency and contact point	Preparation Basis of the Report
	2-6	Activities, value chain and other business relationships	About FinVolution
	2-7	Employees	Key Quantitative Factor Performance
	2-9	Governance structure and composition	Strengthen Corporate Governance
	2-10	Nomination and selection of the highest governance body	Strengthen Corporate Governance
	2-11	Chair of the highest governance body	Strengthen Corporate Governance
	2-12	Role of the highest governance body in overseeing impact management	Strengthen Corporate Governance

GRI Standards	Disclosure Item	Section	
GRI 2: General Disclosures 2021	2-13	Delegation of responsibility for impact management	Strengthen Corporate Governance
	2-14	Role of the highest governance body in sustainability reporting	ESG Governance Structure
	2-16	Communication of critical concerns	Safeguard Employee Rights and Interests
	2-22	Statement on sustainable development strategy	CEO's Message
	2-27	Compliance with laws and regulations	Enhance Risk Control and Compliance
	2-28	Membership associations	Industry Cooperation and Development
GRI 3 Material issues 2021	2-29	Approach to stakeholder engagement	Stakeholder Communications
	3-1	Process to determine material issues	The Identification and Analysis of Material Issues
GRI 201: Economic Performance 2016	3-2	List of material issues	The Identification and Analysis of Material Issues
	201-1	Direct economic value generated and distributed	About FinVolution Key Quantitative Factor Performance
	201-2	Financial implications and other risks and opportunities due to climate change	Climate Adaptation
	201-3	Defined benefit plan obligations and other retirement plans	Safeguard Employee Rights and Interests



GRI Standards		Disclosure Item	Section
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	Promote Rural Vitalization Support Public Welfare Charities Develop Inclusive Finance Support Small and Micro Businesses
	205-1	Operations assessed for risks related to corruption	Uphold Business Ethics
GRI 205: Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	Uphold Business Ethics
	205-3	Confirmed incidents of corruption and actions taken	Uphold Business Ethics
	302-1	Energy consumption within the organization	Promote Green Operations Key Quantitative Factor Performance
GRI 302: Energy 2016	302-2	Energy consumption outside of the organization	Promote Green Operations Key Quantitative Factor Performance
	302-3	Energy intensity	About FinVolution Promote Green Operations Key Quantitative Factor Performance
	302-4	Reduction of energy consumption	Promote Green Operations Key Quantitative Factor Performance
	GRI 303: Water 2018	303-5	Water Consumption

GRI Standards		Disclosure Item	Section
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	Key Quantitative Factor Performance
	305-2	Energy indirect (Scope 2) GHG emissions	Key Quantitative Factor Performance
	305-4	GHG emissions intensity	Key Quantitative Factor Performance
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	Promote Green Operations
	306-2	Management of significant waste-related impacts	Promote Green Operations
	306-3	Waste generated	Promote Green Operations
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers screened using environmental criteria	Uphold Business Ethics
	308-2	Negative environmental impacts in the supply chain and actions taken	Uphold Business Ethics
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	Key Quantitative Factor Performance
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Safeguard Employee Rights and Interests
GRI 403: Occupational health and safety 2018	403-1	Occupational health and safety management system	Safeguard Employee Rights and Interests
	403-3	Occupational health services	Safeguard Employee Rights and Interests
	403-5	Worker training on occupational health and safety	Safeguard Employee Rights and Interests
	403-6	Promotion of worker health	Safeguard Employee Rights and Interests
	403-9	Work-related injuries	Safeguard Employee Rights and Interests Key Quantitative Factor Performance



GRI Standards		Disclosure Item	Section
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	Empower Employee Development Key Quantitative Factor Performance
	404-2	Programs for upgrading employee skills and transition assistance programs	Empower Employee Development
	404-3	Percentage of employees receiving regular performance and career development reviews	Empower Employee Development Key Quantitative Factor Performance
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	Strengthen Corporate Governance
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	Safeguard Employee Rights and Interests
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	Safeguard Employee Rights and Interests
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Safeguard Employee Rights and Interests
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Support Public Welfare Charities
GRI 415: Public Policy 2016	415-1	Political contributions	Support Public Welfare Charities

GRI Standards		Disclosure Item	Section
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	Optimize Customer Service
	417-2	Incidents of non-compliance concerning product and service information and labeling	Optimize Customer Service Key Quantitative Factor Performance
	417-3	Incidents of non-compliance concerning marketing communications	Optimize Customer Service
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Rigorous Information Security

