

2025

FinVolution Group

Environmental, Social and Governance
(ESG) Report





Table of Contents

About This Report	01	Building a Trusted Service Ecosystem	24	Advancing the Low-Carbon Transition	47
About FinVolution	02	Inclusive Finance and Services for Small and Micro Businesses	24	Addressing Climate Change	47
CEO's Message	02	Expanding Overseas Markets	25	Resource Utilization and Circularity	52
Company Overview	03	Fintech Innovation	27	Pollution Prevention and Ecosystem Protection	54
2025 ESG Highlights	05	Product and Service Enhancement	29		
2025 ESG Awards and Recognition	06	Consumer Rights and Interests Protection	30		
		Data Security and Privacy Protection	32		
ESG Philosophy and Management	07	Putting People First	34	ESG Data Tables and Notes	55
ESG Philosophy	07	Diversity and Equal Employment Opportunity	34		
ESG Management System	07	Employee Benefits and Rights Protection	36	GRI Content Index	67
Stakeholder Engagement	10	Training and Career Development	38		
Materiality Analysis	12	Occupational Health and Safety	40		
Strengthening Governance and Risk Control	16	Investing in Society and Industry Collaboration	41		
Enhancing Corporate Governance	16	Empowering Rural Revitalization	41		
Strengthening Risk Management	18	Philanthropy and Community Engagement	42		
Commitment to Compliance in Operations	19	Sustainable Supply Chain Management	44		
Upholding Business Ethics	21	Industry Collaboration and Development	45		



About This Report

This report is FinVolution Group's (ticker symbol: FINV) eighth Environment, Social and Governance (ESG) Report. It serves to disclose the Company's philosophy, management methodologies, implemented actions and achievements in sustainable development across its operations to 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, 2025 to December 31, 2025. 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 2021 (GRI), with reference to IFRS S2 Climate-related Disclosures issued by the International Sustainability Standards Board (ISSB) and the United States Securities and Exchange Commission's Enhancement and Standardization of Climate-related Disclosures for Investors (Climate Disclosure Rules), where applicable.

Sources of Information

The data and cases in this report are from the original records or financial reports of the Company's actual operations. If the operational or 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 Languages

This report is published in English and Simplified Chinese. The Simplified Chinese report is available on the Company's Chinese website: <https://finvgroup.com/>.

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 terminology such as "may", "will", "expect", "anticipate", "aim", "estimate", "intend", "plan", "believe", "is/are likely to", "potential", "continue" and 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 such statements.

Potential risks and uncertainties include, but are not limited 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 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.

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About FinVolution

1.1 CEO's Message

Corporate responsibility is both a mandate of our times and a cornerstone of sustainable, high-quality growth. We have always believed that business value and social value reinforce each other. In 2025, we put that belief into action. With finance as our connector, technology as our driver, and community as our foundation, we made meaningful progress across green and low-carbon development, rural revitalization, philanthropy, sustainable supply chains, and industry collaboration.

People-Oriented: Building a Global, Caring Team

Our people are our greatest asset. As we grow across multiple countries, we hold firm to one principle: every employee deserves to be treated with fairness, dignity, and care. In 2025, we achieved a 100% labor contract signing rate, 100% social insurance coverage, and full compliance with local minimum wage standards across all markets. Beyond compliance, we invested in our people through a multidimensional training system, stronger performance incentives, and rigorous occupational health and safety standards, so that every member of our team can grow and feel genuinely supported.

Green and Low-Carbon: Fulfilling Our Commitment to Sustainable Development

Sustainability shapes how we operate. We have embedded green and low-carbon principles across our business, from energy efficiency and paperless operations to green commuting and technology-driven resource optimization. We extend this beyond our own walls by incorporating low-carbon requirements into supplier ESG assessments, working with partners across the

value chain to build a greener supply chain and contributing to dual-carbon goals.

Full-Chain Synergy: Building a Sustainable and Responsible Supply Chain

Our commitment to sustainability runs through every link in our value chain. We have built a full-lifecycle ESG management system for our supply chain, achieving 100% social responsibility commitment coverage among mainstream suppliers. Powered by our proprietary digital procurement platform, we have brought standardization and transparency to procurement, building a supply chain that is efficient, resilient, and sustainable.

Tech for Good: A Culture of Giving, At Scale

We are building a philanthropic ecosystem that is sustained, diverse, and deeply embedded in how we operate, so that goodwill flows continuously both within and beyond our company. Through the "FinVolution Warmth" charity mini-program, 3,931 employees voluntarily participated in the green step-donation campaign in 2025, contributing 28.93 million steps in total. The "BRAVOSHOPS" charitable support program successfully expanded overseas and has supported 144 distinctive micro and small shops in China and abroad, benefiting 25,000 people on a cumulative basis. We also deepened our rural revitalization work through targeted initiatives in education, industrial support, and East-West collaboration, bringing the warmth of technology-enabled philanthropy to more communities.

Open Collaboration: Raising the bar for the Industry, collectively

Advancing the fintech industry takes shared effort, and we invest in that actively. Our teams work closely with universities, bringing real-world AI and big data experience into classrooms and research labs. Our joint research center with Zhejiang University has produced multiple papers at leading international conferences, turning academic insight into practical application. The FinVolution Global Data Science Competition, now in its tenth year, has earned its place as one of fintech's most respected arenas for emerging talent. We also contribute to shaping national AI standards, because how this industry grows matters as much as how fast it grows.

"No road is too long for those who walk it. No future is out of reach for those who persist." In 2025, FinVolution took solid steps on its journey toward sustainable development. Yet we fully recognize that this is only the beginning. With greater conviction and more purposeful action, we will drive high-quality growth, create lasting value for society, and move forward together with all our stakeholders toward a future that is more inclusive and more sustainable.

CEO of FinVolution Group



1.2 Company Overview

Who We Are

A leading Asian fintech platform listed on the New York Stock Exchange

Credit should be simple, fast, and within reach. We exist to make credit access easier for everyone. Technology is how we get there.

FinVolution (NYSE: FINV) was founded in 2007 on that belief. Today, we are one of Asia’s leading fintech platforms — powered by proprietary AI, machine learning, and advanced risk analytics that make credit decisions faster, fairer, and more accurate. Our platform has attracted 246.5 million registered users across China, Indonesia, the Philippines, Pakistan, and Australia, connecting underserved borrowers with trusted financial institutions at scale.

As a leading fintech platform connecting consumers with licensed financial institutions, we have developed mature technological capabilities and deep industry experience in core areas including credit risk assessment, fraud detection, big data, and artificial intelligence. Built around three business ecosystems — credit technology, international expansion, and technology ecosystem incubation, we remain committed to empowering financial institutions through innovation, deepening partnerships across our ecosystem, and contributing to the sustainable development of the real economy.

Operating across emerging markets and developed markets, we have accumulated deep expertise in building efficient ecosystems that connect institutional partners with consumers. Each market sharpens us: the insights, models, and operational know-how we develop in one market are continuously refined and redeployed across others, deepening our ability to serve more people, more responsibly, across every market we are in.

Every number on our platform represents a person who needed access to credit and found it. That is what drives us. As we grow across markets, we carry that responsibility forward, into every new partnership, every new community, and every new person we have the opportunity to serve.

FinVolution at a Glance

Company name	FinVolution Group
Stock ticker	NYSE: FINV
Company Address	Building G1, No. 999 Dangui Road, Pudong New Area, Shanghai, China
Main Businesses	Technology-driven consumer finance, international business and technology ecosystem incubation
Company Size	Operating revenue: RMB13.6 billion Full-time employees: 3,869 Cumulative users: 29.0 million in China; 11.7 million overseas Cumulative number of licensed institutional funding partners cooperating with FINV: 115 in China; 18 overseas
Industry Position	2025 China Top 100 Internet Companies by Comprehensive Strength 2025 Yangtze River Delta Top 100 Private Service Enterprises 2025 Shanghai Top 100 Enterprises 2025 Shanghai Top 100 Private Enterprises 2025 Shanghai Top 100 Service Enterprises 2025 Shanghai Top 100 Emerging Industry Enterprises 2025 Shanghai Top 100 Software and Information Technology Service Enterprises



Association Memberships

United Nations Global Compact (UNGC)	New Generation Artificial Intelligence Industry Technology Innovation Strategic Alliance (AITISA)	Center for Sustainable Development, China University of Political Science and Law	Shanghai Informatization Entrepreneurs Association
National Internet Finance Association of China	Tsinghua University Consumer Finance Forum of 40	Tianjin Financing Guarantee Association	Shanghai Data Business Association
Internet Society of China	Mobile Application Security Committee	Chongqing Microfinance Company Association	Shanghai Internet Industry Federation
China Association of Communications Enterprises	Shanghai Internet Finance Industry Association	Chongqing Commercial Factoring Association	Shanghai Hangzhou Chamber of Commerce
China Overseas Development Association	Shanghai Financial Information Association	Chongqing Jiangbei District Shimaha Chamber of Commerce	Shanghai Pudong Association of Enterprises with Regional Investments
CAICT Privacy-Preserving Computing Alliance	Shanghai Internet Society	Hainan Guarantee Industry Association	Shanghai Pudong New Area R&D Institutions Association
China Digital Finance Cooperation Forum	Shanghai Software Industry Association	Hainan Software Industry Association	Shanghai Pudong New Area Advertising Association
China Association of Small and Medium Enterprises	Shanghai Information Service Industry Association	Fujian Local Financial Association	Pudong New Area Association for Science and Technology
China Microfinance Companies Association	Shanghai Artificial Intelligence Industry Association	Anhui Microfinance Companies Association	Pudong New Area Federation of Industry and Commerce (Executive Committee Member)
China Computer Federation (CCF)	Shanghai Hi-Tech Enterprise Association	Guangzhou Microfinance Industry Association	Lujiazui Internet Finance Association
Telecommunications Terminal Industry Association	Shanghai Credit Promotion Center	Zhongguancun Visual-Audio Industry Technology Innovation Alliance	The Singapore Business Federation (SBF)
Artificial Intelligence Branch of China Information Association	Shanghai Credit Big Data Joint Laboratory	Asosiasi Fintech Indonesia (AFTECH)	Asosiasi Fintech Pendanaan Bersama Indonesia (AFPI)
New Finance Alliance of China Finance 40 Forum	Information Technology Application Innovation Working Committee of Shanghai Software Industry Association	Consumer Lending Association of the Philippines (CLAP)	Digital Marketing Association of the Philippines (DMAP)
CEIBS Lujiazui Institute of International Finance	Shanghai Information and Network Security Management Association	Pakistan Fintech Network	NBFI & Modaraba Association of Pakistan

1.3 2025 ESG Highlights

Economic Performance



- Total assets
RMB 25.41 billion
- Operating revenue
RMB 13.6 billion
- Income tax expenses
RMB 0.56 billion
- Net profit attributable to FinVolution Group's ordinary shareholders
RMB 2.54 billion
- Basic Earnings per ADS
RMB 10.1

Environmental Performance



- Employee per capita greenhouse gas emissions (scope 1 + scope 2):
0.5 tons of CO₂ equivalent per person
- Employee per capita energy consumption
1.8 MWh per person
- Employee per capita water consumption
5.2 tons per person
- Employee per capita paper consumption
0.8 kg per person

Social Performance



- Total employees including **3,869 full-time employees**
- Percentage of employees from ethnic minority
4.4%
- Percentage of employees receiving regular performance and career development appraisals
100.0%
- Percentage of trained employees
100.0%
- Employee per capita training expense
RMB 739.2
- Employee per capita training hours
38.4 hours
- Percentage of customers showing high satisfaction in customer satisfaction surveys
98.5%
- R&D spending
RMB 537 million
- R&D spending as a percentage of operating revenue
4.0%
- R&D spending inclusive finance transactions
78.7 million
- RMB **200.3 billion** of loan volume facilitated in 2025
- 2,127 hours** of volunteer work
- RMB 2.7 million** invested in community welfare



1.4 2025 ESG Awards and Recognition

ESG Awards

Domestic Awards and Recognition

- Selected for the 2025 Excellent Cases of National Enterprise Integrity-Building Practices.
- Included in the KPMG China Leading Fintech 50 and Emerging 50 Lists 2025 (10th Edition).
- Selected for the 2025 Digital Economy Practice Case Collection of the Digital Economy Chamber of Commerce of the Shanghai Federation of Industry and Commerce.
- Selected for the 2025 Excellent ESG Cases of Chinese and Foreign Enterprises in Pudong New Area.
- Recognized as an Outstanding Blue Team in "Panshi Action" organized by the Shanghai Communications Administration and ranked No. 28 on the Shanghai Leaderboard.
- The large-model intelligent agent assistance system was selected as a WAIC 2025 Typical Vertical Large Model Application in Pudong New Area.

International Awards and Recognition

- Extel (formerly Institutional Investor) "Most Honored Company" in the Extel 2026 Asia Executive Team Awards.
- FinanceAsia 2025 Awards: Most Innovative Use of Technology (Mainland China) and Best Strategic Initiative (the Philippines).
- JuanHand in the Philippines was recognized as one of the Best Places to Work in the Philippines and received Green Flag status from the Filipino Fair Loans Advocacy Group (FILFLAG) for responsible lending.
- JuanScore, an overseas credit information service, was licensed as a Special Accessing Entity by the Philippines Credit Information Corporation (CIC) and was showcased at the 2025 Manila Tech Summit, helping address gaps in local credit information services through innovative technology.
- Fundo in Australia was shortlisted for The Australian Financial Review BOSS Most Innovative Companies list.

Note: Awards and recognition were updated as of 15 May 2026.

ESG Ratings

ESG rating

ESG rating results



Morningstar Sustainalytics ESG Risk Rating

22.0 (Medium risk)



S&P Global Corporate Sustainability Assessment (CSA)

Improved from 37 to 41, remaining above the industry average and reflecting the Company's progress in governance transparency, risk management, climate strategy and other areas.



LSEG (formerly Refinitiv) ESG Score

Achieved a score of 1.7, maintaining a relatively strong position among companies in the Financial Technology (Fintech) & infrastructure industry

Note: Rating results were updated as of 20 April 2026.



ESG Philosophy and Management

ESG Philosophy

Vision: “Be the Most Popular and Trusted Fintech Group”

This is more than a growth ambition. As we expand across Asian and global markets, we carry with us China’s proven fintech innovation — bringing practical, battle-tested solutions to the world and contributing a distinct perspective to the global advancement of inclusive finance.

Mission: “Better Finance, with Technology”

We believe finance should work for everyone. Technology is how we close the gap — lowering barriers, expanding access, and ensuring that every creditworthy individual and every honest small business can access the financial resources they deserve.

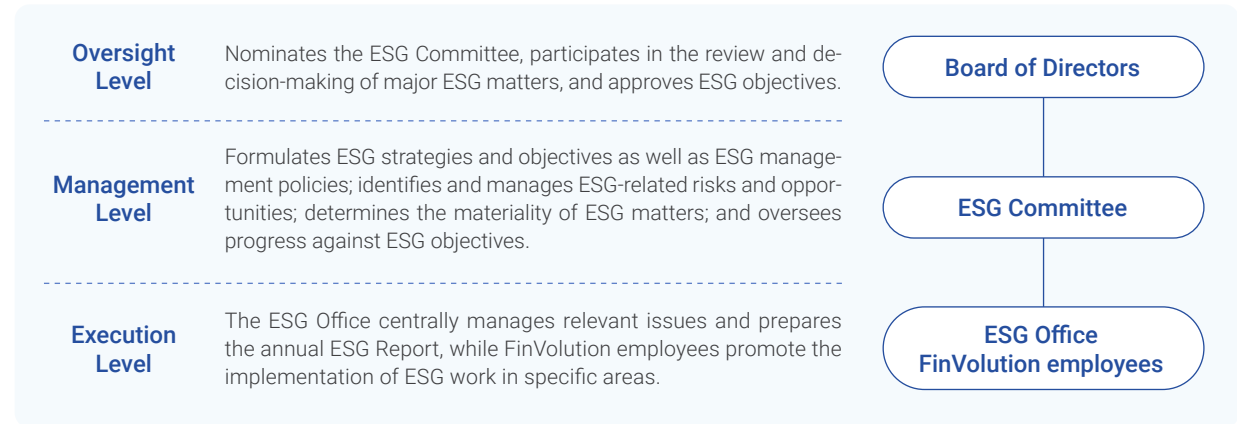
Values: “Customer-Oriented. Simple and Reliable. Excellence-Driven. Collaborative Success.”

We start with the customer — their perspective and real needs shape every decision we make. We operate with transparency and follow through on our commitments, giving partners confidence and users peace of mind. We continue to innovate for the better. And we believe the best outcomes are shared ones: with our employees, our partners, and the communities we serve across Asia, we build long term ecosystems where everyone wins.

ESG Management System

ESG Governance

FinVolution attaches great importance to ESG management practices across its business operations. It continues to improve its internal ESG governance system and is committed to creating long-term value for all stakeholders. The Company has established an ESG governance structure under which the Board of Directors assumes ultimate responsibility. Supported by an ESG Committee and an ESG Office, the Company adopts a top-down coordination mechanism. Across strategic planning, target setting, organizational support, resource allocation, performance evaluation and culture building, the Company has developed a closed-loop management system to ensure the effective implementation of ESG strategies and objectives. Meanwhile, ESG performance metrics, including employee satisfaction, employee engagement and training coverage, have been incorporated into the variable remuneration assessment system for senior executives and linked to bonuses and other incentives, further strengthening ESG governance effectiveness.





ESG Strategy

FinVolution has established a three-pillar ESG strategic framework of “Technology, Kindness and Green Principles”, integrating ESG philosophy into business practices. The Company continues to use innovative technologies to advance inclusive finance and contribute to society, expanding its positive social impact in a more sustainable manner. In 2025, the Company continued to deepen its practices under this strategic framework.

FinVolution ESG Strategy



Technology

Focus areas: AI-enabled inclusive finance, data security and privacy protection, and fintech innovation.

- › Deepen the Company’s capabilities in big data, artificial intelligence and other technology areas.
- › Actively contribute fintech capabilities to greener operations and the broader pursuit of sustainable development.



Kindness

Focus areas: consumer rights and interests protection, employee care and development, and community engagement.

- › Enhance service capabilities for small and micro businesses, explore innovative business models, and advance the “FinVolution Small Shops Glimmer” project.
- › Commit to rural communities, addressing the needs of agriculture, farmers, and villages as part of China’s rural revitalization agenda.
- › Advance and integrate consumer rights protection into every layer of our business, from operations and product design to customer service.



Green Principles

Focus areas: low-carbon operations, efficient resource utilization, and ecological and environmental protection.

- › Integrate the concept of green and low-carbon development into day-to-day operations.
- › Promote the implementation of initiatives such as green electricity use, afforestation and biodiversity conservation.



Implementing the United Nations Sustainable Development Goals (SDGs)

The Company supports the United Nations Sustainable Development Goals (SDGs) and closely aligns its business with the global sustainable development agenda. It focuses on SDG 1, SDG 3, SDG 4, SDG 5, SDG 6, SDG 7, SDG 8, SDG 9, SDG 10, SDG 11, SDG 12, SDG 13, SDG 16 and SDG 17. With a global perspective and in light of economic transition trends in China and overseas, the Company centers on the three strategic directions of “Technology, Kindness and Green Principles” and prioritizes material issue management. It has built an ESG management system and practice framework covering the entire business chain. Through inclusive finance, fintech innovation, green operations and responsible governance, the Company expands service coverage, improves service efficiency, reduces environmental impact, strengthens the foundation of trust and supports the implementation of the SDGs in a comprehensive manner.

FinVolution Actions to Support the United Nations Sustainable Development Goals



- Support disadvantaged groups.
- Continue to contribute to rural revitalization.



- Care for employees' physical and mental health.
- Assist suppliers in safeguarding production safety.



- Carry out educational assistance projects.
- Promote inclusive access to knowledge.



- Safeguard gender equality throughout the recruitment and employment process.
- Promote diversity and inclusion.



- Adopt water-saving sanitary ware and facilities.
- Foster sound water-saving habits among employees through water conservation communication and education.



- Lease new energy shuttle buses.
- Promote clean energy adoption.



- Safeguard employee compensation and benefits.
- Build a safe and fair working environment.



- Strengthen technological innovation.
- Upgrade financial services through technology enablement.



- Advocate equal opportunities.
- Oppose discrimination in any form.



- Support people in need.
- Carry out community volunteering.



- Work with suppliers to improve environmental performance.
- Promote responsible procurement.



- Conduct greenhouse gas inventories and verification.
- Conduct energy-saving initiatives on a broad basis.
- Promote green transformation across the industry.



- Ensure information transparency.
- Prohibit corruption in all forms.



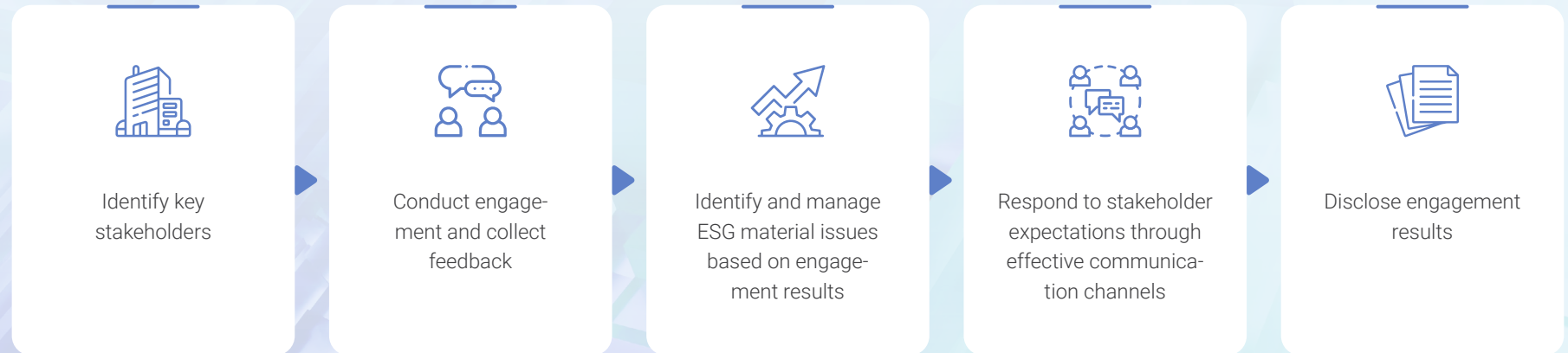
- Carry out stakeholder engagement.
- Build partnerships for sustainable development.



2.3 Stakeholder Engagement

FinVolution identifies and prioritizes its key stakeholders in light of its business scope and collects their ESG expectations through multi-channel surveys. Based on these inputs, the Company identifies and updates its material issues. The results are reviewed by and filed with the ESG Committee and the Board of Directors, forming a closed-loop management process. The Company's key stakeholders include shareholders and investors, government and regulatory authorities, customers, suppliers and partners, employees, communities and the public, media, peers and industry associations, and non-governmental organizations. Meanwhile, the Company has established standardized communication and response procedures, using regular multi-channel engagement to address stakeholder concerns and ensure that ESG management responds fully to expectations through a closed-loop process of communication, feedback and improvement.

FinVolution Stakeholder Engagement Process





FinVolution's Key Stakeholder Concerns, Communication Methods and Channels

Key stakeholder	Issues of concern	Communication methods and channels	Key stakeholder	Issues of concern	Communication methods and channels
Shareholders and investors	<ul style="list-style-type: none"> Enhancing corporate governance Strengthening risk management Commitment to compliance in operations Upholding business ethics 	<ul style="list-style-type: none"> Publishing periodic results reports and ESG Reports Organizing roadshows and strategy meetings Holding investor meetings Operating official WeChat and email channels Organizing one-on-one institutional research meetings 	Employees	<ul style="list-style-type: none"> Diversity and equal employment opportunity Benefits and rights protection Training and career development Occupational health and safety 	<ul style="list-style-type: none"> Improving compensation management Organizing employee training Carrying out employee activities Conducting satisfaction surveys Implementing health initiatives
Customers	<ul style="list-style-type: none"> Inclusive finance and services for small and micro businesses Data security and privacy protection Product and service upgrades Consumer rights and interests protection 	<ul style="list-style-type: none"> Managing official websites Handling emails and telephone enquiries Promoting mobile applications Operating customer service and complaint hotlines Establishing consumer protection complaint handling procedures Monitoring public opinion on social media 	Communities and the public	<ul style="list-style-type: none"> Addressing climate change Resource utilization and circular development Pollution prevention and ecosystem protection Empowerment for rural revitalization Philanthropy and community engagement 	<ul style="list-style-type: none"> Conducting environmental philanthropy initiatives Organizing community activities Advancing project partnerships
Government and regulatory authorities	<ul style="list-style-type: none"> Enhancing corporate governance Strengthening risk management Commitment to compliance in operations Upholding business ethics 	<ul style="list-style-type: none"> Participating in policy seminars Conducting routine government affairs engagement Supporting regulatory supervision and inspections Participating in industry forums 	Media	<ul style="list-style-type: none"> Inclusive finance and services for small and micro businesses Empowerment for rural revitalization Philanthropy and community engagement 	<ul style="list-style-type: none"> Issuing press releases Conducting in-depth interviews Maintaining dedicated sections on official websites
Suppliers and partners	<ul style="list-style-type: none"> Upholding business ethics Sustainable supply chain management 	<ul style="list-style-type: none"> Conducting supplier surveys Conducting cooperation evaluations Organizing open tenders Handling complaints and enquiries 	Peers and industry associations	<ul style="list-style-type: none"> Industry collaboration and development Data security and privacy protection Fintech innovation 	<ul style="list-style-type: none"> Participating in industry summits and association meetings Conducting field research
			Non-governmental organizations	<ul style="list-style-type: none"> Upholding business ethics Addressing climate change Empowerment for rural revitalization Philanthropy and community engagement 	<ul style="list-style-type: none"> Holding thematic workshops Establishing working liaison procedures Maintaining email communication channels Carrying out charitable volunteering

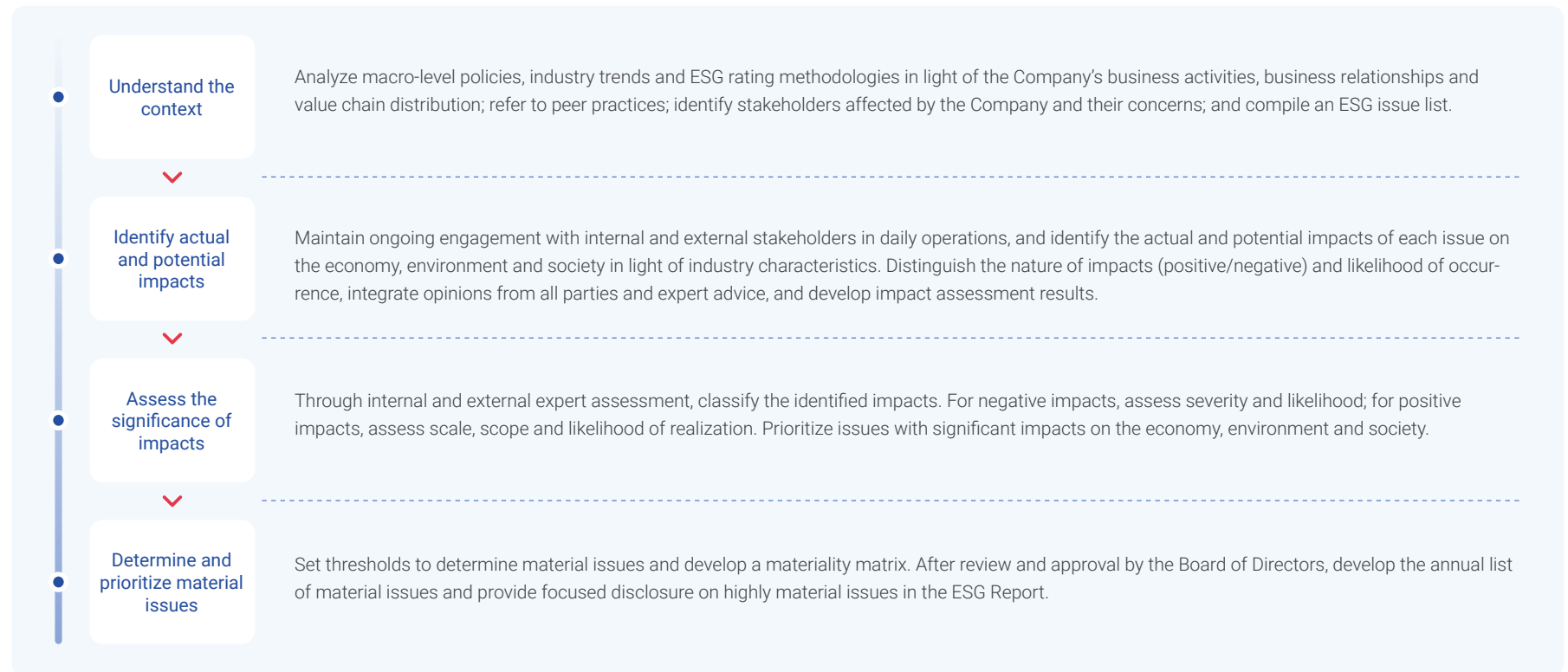


2.4 Materiality Analysis

Process for Determining Material Issues

To effectively address risks and opportunities arising from changes in internal and external factors, FinVolution has established standardized material issue determination procedures in accordance with the GRI Standards, through which it systematically identifies, assesses and manages ESG issues that have significant impacts on the Company and its stakeholders.

FinVolution Material Issue Determination Process





List of Material Issues

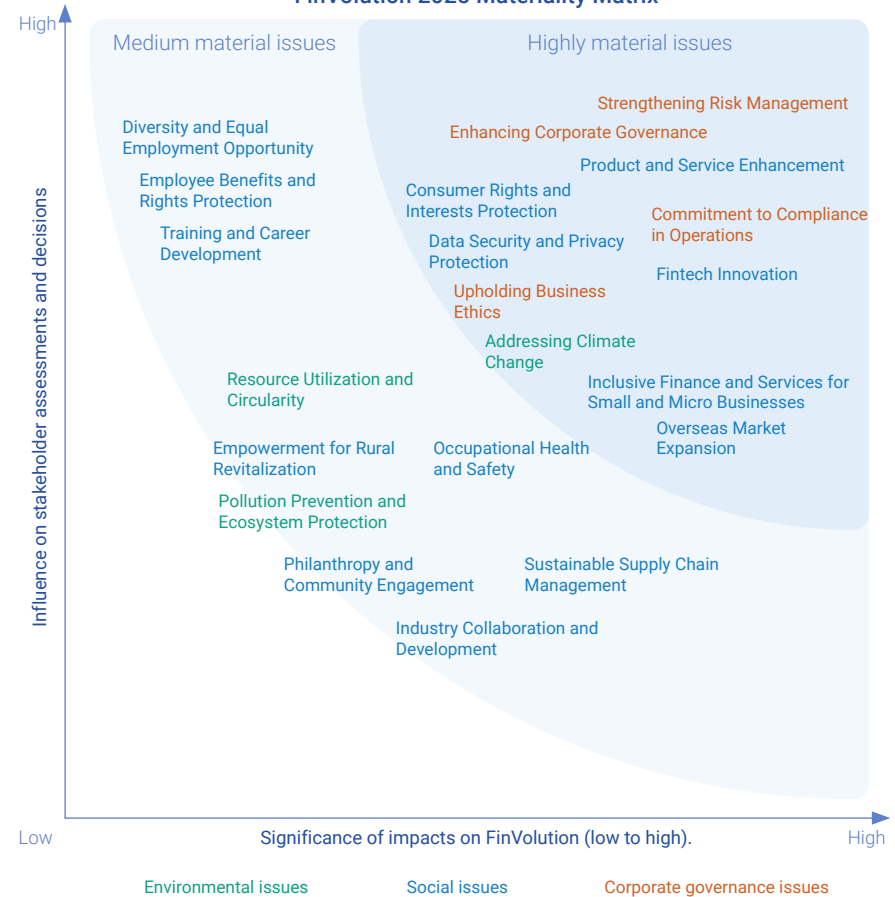
The material issues for this report were determined primarily based on macro-level policies and industry developments, sustainability reporting standards and guidelines (including the GRI Standards and the SASB Standards), mainstream ESG rating methodologies (including the S&P Global Corporate Sustainability Assessment (CSA) industry questionnaire and Morningstar Sustainalytics ESG Risk Ratings), ESG reports of peer companies, and the Company's ESG reports in prior years. The Company also applied the three principles of Inclusivity, Materiality and Responsiveness under the AA1000 Stakeholder Engagement Standard (AA1000SES), and ultimately identified 21 material issues.

FinVolution 2025 Material Issues and Changes from 2024

No.	2025 material issue	2024 material issue	Description of change
1	Addressing Climate Change	Addressing Climate Change	No change
2	Resource Utilization and Circularity	Resource Utilization and Circular Economy	Wording refined
3	Pollution Prevention and Ecosystem Protection	Pollution Prevention and Ecosystem Protection	No change
4	Inclusive Finance and Services for Small and Micro Businesses	Inclusive Finance and Services for Small and Micro Businesses	Issue split
5	Overseas Market Expansion	Sustainable Finance	No change
6	Fintech Innovation	Fintech Innovation	No change
7	Product and Service Enhancement	Product and Service Quality	Wording refined
8	Consumer Rights and Interests Protection	Consumer Rights and Interests Protection	No change
9	Data Security and Privacy Protection	Information Security and Privacy Protection	Wording refined
10	Diversity and Equal Employment Opportunity	Employee Employment and Rights	Issue split
11	Employee Benefits and Rights Protection	Employee Training and Development	Wording refined
12	Training and Career Development	Occupational Health and Safety	No change
13	Occupational Health and Safety	Supplier Management	Wording refined
14	Sustainable Supply Chain Management	Industry Cooperation and Development	Wording refined
15	Industry Collaboration and Development	Promoting Rural Revitalization	Wording refined
16	Empowerment for Rural Revitalization	Philanthropy and Volunteering	Wording refined
17	Philanthropy and Community Engagement	Corporate Governance	Wording refined
18	Enhancing Corporate Governance	Risk Management	Wording refined
19	Strengthening Risk Management	Compliance Operations	Wording refined
20	Commitment to Compliance in Operations	Business Ethics	Wording refined
21	Upholding Business Ethics		

Note: Issues in bold are highly material issues

FinVolution 2025 Materiality Matrix





Management of Material Issues

For highly material issues, the Company gains an in-depth understanding of stakeholders' expectations and requirements, fully identifies the impacts, risks and opportunities associated with each issue, and conducts categorized analysis to provide a basis for subsequent management.

FinVolution 2025 Analysis of Impacts, Risks and Opportunities for Highly Material Issues

Material issue	Impact analysis		Risk and/or opportunity	
	Type	Scope	Type	Impact Period
Addressing Climate Change	Actual positive impact Potential negative impact	Upstream value chain Own operations Downstream value chain	Opportunity	Short term Medium term Long term
Inclusive Finance and Services for Small and Micro Businesses	Actual positive impact Potential positive impact	Own operations Downstream value chain	Opportunity	Short term Medium term Long term
Overseas Market Expansion	Actual positive impact Potential positive impact	Upstream value chain Own operations Downstream value chain	Risk and opportunity	Short term Medium term Long term
Fintech Innovation	Actual positive impact Potential positive impact	Upstream value chain Own operations Downstream value chain	Opportunity	Short term Medium term Long term
Product and Service Enhancement	Actual positive impact Potential negative impact	Own operations Downstream value chain	Risk and opportunity	Short term Medium term Long term
Consumer Rights and Interests Protection	Actual positive impact Potential positive impact	Own operations Downstream value chain	Opportunity	Short term Medium term Long term
Data Security and Privacy Protection	Actual positive impact Potential negative impact	Upstream value chain Own operations Downstream value chain	Risk	Short term Medium term Long term

Material issue	Impact analysis		Risk and/or opportunity	
	Type	Scope	Type	Impact Period
Enhancing Corporate Governance	Actual positive impact Potential positive impact	Upstream value chain Own operations Downstream value chain	Opportunity	Short term Medium term Long term
Strengthening Risk Management	Actual positive impact	Upstream value chain Own operations Downstream value chain	Risk and opportunity	Medium term Long term
Commitment to Compliance in Operations	Actual positive impact	Upstream value chain Own operations Downstream value chain	Risk and opportunity	Medium term Long term
Upholding Business Ethics	Actual positive impact Potential negative impact	Upstream value chain Own operations Downstream value chain	Risk	Medium term Long term

The Company focuses on the management of highly material issues and relies on its internal risk management mechanisms to manage and mitigate potential risks, capture development opportunities, and support long-term stable development and the achievement of sustainability goals. To systematically advance improvements in ESG issues, the Company has established an ESG management indicator system, conducts benchmarking analysis and categorized management, assigns indicators to responsible departments, and continues to optimize and improve performance in light of external requirements and business characteristics.



FinVolution 2025 Management Objectives and Progress for Highly Material Issues

Highly material issue	Management objective	Management progress
Addressing Climate Change	Progressively achieve carbon neutrality for operational emissions (Scope 1 and Scope 2) from 2020; achieve carbon peak by 2030; and achieve net-zero greenhouse gas emissions from its own operations before 2060.	Greenhouse gas emission intensity (per capita): 0.5 tons of CO₂ equivalent per person.
Inclusive Finance and Services for Small and Micro Businesses	Steadily increase inclusive finance transactions and loan facilitation volume during the reporting period.	The number of inclusive finance transactions increased by 106.2% compared with the previous year.
Overseas Market Expansion	Steadily advance overseas market development.	The number of users served during the reporting period in the Indonesian and Philippine markets reached 5.9 million.
Fintech Innovation	Maintain a high level of R&D investment and build a high-level R&D talent pipeline.	R&D expenses accounted for 4.0% of operating revenue, and R&D personnel accounted for 19.2%.
Product and Service Enhancement	Maintain the proportion of customers reporting high satisfaction in customer satisfaction surveys at a high level.	The proportion of customers reporting high satisfaction in customer satisfaction surveys was 98.5%.
Consumer Rights and Interests Protection	Enhance consumer trust and maintain the consumer complaint rate at a low level.	Optimized and improved the consumer rights and interests protection system, refined consumer protection review procedures within business processes, and achieved a first-contact resolution rate of 74.5%.
Data Security and Privacy Protection	Safeguard data confidentiality and integrity.	No major information security, cybersecurity or data breach incidents occurred.
Enhancing Corporate Governance	Optimize the corporate governance structure and enhance market value and social reputation.	Awarded “Most Honored Company” in the Extel 2026 Asia Executive Team Awards (Small & Mid-Cap, Non-Bank Finance, Asia ex-Japan/ANZ).
Strengthening Risk Management	Establish and improve a comprehensive risk management system and risk management capabilities aligned with the Company’s own development strategy.	Risk management training covered 100.0% of non-executive directors and employees.
Commitment to Compliance in Operations	Ensure the compliance of relevant business licenses and qualification credentials.	Obtained the Non-Banking Finance Company (NBFC) license and Buy Now, Pay Later (BNPL) license issued by the Securities and Exchange Commission of Pakistan (SECP), the “Multi-finance” license issued by the Indonesia Financial Services Authority (OJK), and approval for access to the Philippine credit information system together with a credit information license.
Upholding Business Ethics	Foster a sound corporate culture and ethical environment, and enhance employees’ ethical awareness and professional conduct.	Anti-corruption policies and procedures were communicated to 100.0% of Board members, employees, suppliers and business partners.



Strengthening Governance and Risk Control

Responding to the United Nations Sustainable Development Goals (SDGs)

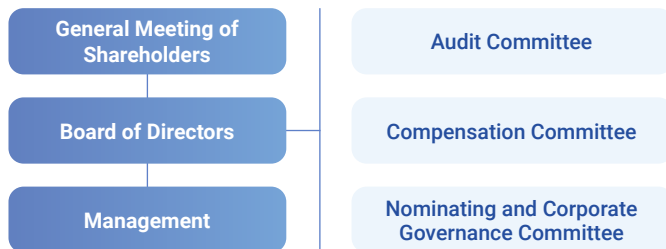


3.1 Enhancing Corporate Governance

Corporate Governance Overview

Sound corporate governance is central to sustainable corporate development and stakeholder trust. FinVolution Group fully recognizes that a transparent, independent and efficient governance system is fundamental to compliant operations and long-term value creation for a fintech enterprise.

The Company strictly complies with the Company Law of the People’s Republic of China, the disclosure requirements of the U.S. Securities and Exchange Commission (SEC) applicable to companies listed on the New York Stock Exchange, and other applicable laws and regulations. Taking into account its actual operations, the Company has formulated its Articles of Association and established a governance structure with clearly defined powers and responsibilities and effective checks and balances among the shareholders’ general meeting, the Board of Directors and the management team. The Board has established three special committees, namely the Audit Committee, the Compensation Committee, and the Nominating and Corporate Governance Committee. Each committee performs its duties independently and reports regularly in accordance with the Articles of Association and its rules of procedure, thereby supporting scientific, independent and efficient decision-making.



The Audit Committee receives quarterly briefings on tax compliance and ESG matters, with a particular focus on cross-border tax arrangements, major tax disputes and the potential impact of changes in climate policies on the Company. This helps ensure that tax and ESG management remains aligned with the Company’s overall risk appetite. The Company has also incorporated ESG matters into the regular agenda of Board meetings, and the management team reports periodically to the Board on the implementation of relevant resolutions.



Board-related meetings held in 2025

Board meetings held

4

Meetings of various Board committees held

5



Board Composition and Diversity

The Company is committed to building a diverse and professional Board, using diversity of composition to enhance governance effectiveness. In director nominations, the Nominating and Corporate Governance Committee takes into account multiple factors, including candidates' international background, age, academic expertise and professional experience, to ensure that diverse perspectives and professional insights are represented at the decision-making level. Going forward, the Company will continue to optimize the composition of the Board, further strengthen the professional diversity of its members, continuously improve its scientific decision-making mechanisms, and enhance the standardization and transparency of corporate governance, thereby providing a solid foundation for the Company's long-term development.

Composition of FinVolution Group's Board of Directors

Name	Nationality/Region	Gender	Age	Tenure (years)	Financial Expert	Industry Expert	Risk Management Expert
Shaofeng Gu	China	Male	47	14		Y	Y
Tiezheng Li	China	Male	41	11	Y	Y	Y
Honghui Hu	China	Male	48	14		Y	Y
Jun Zhang	China	Male	48	14		Y	Y
Simon Tak Leung Ho	Hong Kong, China	Male	52	6	Y	Y	
Jimmy Y. Lai	United States	Male	69	9	Y		
Bing Xiang	Hong Kong, China	Male	63	9	Y		

As of 31 December 2025, FinVolution Group's Board comprised seven directors, including two executive directors (including Chief Executive Officer), two non-executive directors and three independent non-executive directors. Independent non-executive directors accounted for 42.9% of the Board, effectively safeguarding the independence and impartiality of Board decisions.

Board members have diverse professional backgrounds covering fintech, international business expansion, risk management, legal affairs and compliance, providing professional support for global strategic decision-making and helping the Company strike a balance among business development, risk prevention and control, and social responsibility. The Company continues to link ESG performance with executive remuneration to promote the implementation of sustainable development goals and reinforce management's responsibility for long-term value creation.



7

Total Board members



42.9%

Proportion of independent non-executive directors



3

Special committees



100.0%

Meeting attendance rate






3.2 Strengthening Risk Management

The Company strictly complies with regulatory requirements including the Measures for Operational Risk Management of Banking and Insurance Institutions and the Interim Measures for the Administration of the Business Activities of Online Lending Information Intermediary Institutions. It balances risk and development in a coordinated manner and regards risk management as a primary responsibility for protecting users' rights and interests and maintaining the security of the financial ecosystem.

To enhance its risk management system, the Company formulated and issued the Comprehensive Risk Management Policy, which establishes the overall risk control framework and assessment standards and provides policy guidance for management across all business lines. The Company has also established a three-tier Group-level risk management structure, with a Group Risk Management Committee and, underneath it, the China Credit Risk Management Committee, the Indonesia Credit Risk Management Committee and other overseas credit risk management committees, including those for the Philippines. This structure clarifies risk control responsibilities and reporting procedures across business lines and forms a globalized risk control coordination system with clear accountability and agile response capabilities.

FinVolution Group Risk Management Structure and Division of Responsibilities

Level	Body	Core responsibilities
 Decision-making level	Risk Management Committee	<ul style="list-style-type: none"> Composed of CEO, President, CFO and heads of relevant functional departments, this body acts as the risk control decision-making authority and is responsible for approving major matters and guiding the development of the comprehensive risk management system.
 Management level	Comprehensive Risk Management Team	<ul style="list-style-type: none"> As the responsible department for centralized management, it is responsible for developing and implementing the risk control system. It supervises the handling of risk events, conducts accountability reviews, and reports regularly to the Risk Management Committee.
 Execution level	Business/functional departments and their heads	<ul style="list-style-type: none"> Heads of business and functional departments, branches and subsidiaries serve as the first responsible persons and are responsible for establishing risk control systems within their respective areas. They manage risks within their scope of responsibility, work with the risk control team and promptly report risk events.

FinVolution Group Comprehensive Risk Management Procedures



At the level of risk strategy adjustment, the Company ensures the traceability of risk decisions through tiered approval and full-process record retention. It also relies on multi-scenario risk forecasting mechanisms to provide a scientific basis for business operations and risk exposure management.

3.3 Commitment to Compliance in Operations

Continuously Improving the Compliance Management System

FinVolution Group strictly complies with relevant laws and regulations, including the Audit Law of the People's Republic of China, the Regulations on Internal Auditing of the People's Republic of China, the Regulations on the Supervision and Administration of Financing Guarantee Companies, and the Regulations on the Administration of Credit Investigation Industry. The Company continues to improve its compliance and internal control systems, embeds compliance management throughout decision-making, execution and supervision, and promotes standardized, lawful and transparent operations.

In 2025, in response to the intensive issuance of new regulations in areas such as internet loan facilitation, data security and artificial intelligence governance, the Company proactively upgraded its compliance management model and built a full-process closed-loop system covering pre-event prevention, in-process control and post-event review.

In terms of internal control, the Company has established an internal control system that is risk-management-oriented and based on business processes. Relying on the "three lines of defense" for internal control and a tiered authorization mechanism, the Company ensures the implementation of internal control policies. The Internal Control and Internal Audit Department leads the review and enhancement of procedures, carries out special internal control optimization projects, Sarbanes-Oxley Act (SOX) compliance testing, follow-up on major risk issues and special internal audits, and promotes rectification of process and operational issues.

The Company continuously optimizes internal control mechanisms and procedures. In light of the evolving regulatory landscape, the Legal and Compliance Department has revised a number of internal policies and compliance manuals, including the Contract Management Policy, and has promoted the digital upgrade of domestic corporate governance OA procedures. Through standardized and intelligent tools, the Company has enhanced the efficiency and precision of compliance management and supported improvements in operational effectiveness.



In 2025, the Company focused on the requirements of new regulations and advanced the implementation of multiple compliance initiatives in an orderly manner:

- *Notice on Strengthening the Management of Commercial Banks' Internet Loan Facilitation Business and Improving the Quality and Effectiveness of Financial Services (National Financial Regulatory Administration (NFRA) Normative Document No. 9 [2025]):* the Company completed a comprehensive upgrade of its customer service team and consumer protection system.
- *Interim Measures for the Supervision and Administration of Microfinance Companies:* the Company strictly complied with the measures and fully implemented them.
- *Measures for Certification of Personal Information Export:* the Company is advancing the certification procedures in an orderly manner.
- *Administrative Measures for Data Security in PBOC's Business Domains:* the Company completed alignment of relevant policies.
- *Cybersecurity Technology - Method for Identifying Artificial Intelligence-Generated Synthetic Content (GB 45438-2025):* the Company completed the implementation of compliant labeling.



Tax Compliance Management

The Company upholds a transparent and compliant approach to tax management and strictly complies with the tax laws and regulations of the countries in which it operates, including the Enterprise Income Tax Law of the People’s Republic of China, the National Internal Revenue Code of 1997 (NIRC) of the Philippines, and Indonesia’s General Provisions and Tax Procedures Law. It also responds to international tax governance initiatives such as those relating to Base Erosion and Profit Shifting (BEPS), adheres to the principle of paying tax in accordance with the law where economic activities occur and value is created, and dynamically monitors tax policies in various countries to ensure business compliance.

To support the robust operation of its cross-border business, the Company has established a three-tier tax governance system featuring Board oversight, management coordination and professional team execution, forming a clear, efficient and well-defined tax governance structure.

FinVolution Group Tax Compliance Management Structure and Division of Responsibilities

Board of Directors

The Audit Committee under the Board regularly reviews tax compliance reports and receives specialized quarterly briefings, with a focus on supervising cross-border tax arrangements, major disputes and the impact of policy changes, so as to ensure that tax management is aligned with the Company’s overall risk appetite.

Management

The Group Chief Financial Officer coordinates tax work, reports regularly on compliance status, and incorporates tax compliance into the performance assessment of business units to promote forward-looking and normalized risk control.

Professional team

The Group Finance Department has established a dedicated tax team responsible for local compliance, cross-border coordination, policy research and front-end support in China, the Philippines, Indonesia and other markets, ensuring accurate filings and preventing cross-border tax risks.

Through clear division of responsibilities and reporting lines, the Company has formed a tax governance structure featuring headquarters-level coordination and guidance, local execution and implementation, and front- and back-office collaboration. It has established four key mechanisms covering policy research and dynamic response, full-process risk control, tiered approval and review, and cross-border tax coordination, thereby ensuring the unified and standardized management of tax matters across multiple countries.

The Company proactively strengthens day-to-day communication with tax authorities in the countries in which it operates, actively participates in exchanges such as tax policy briefings and tax compliance training, and continues to advance tax digitalization to improve tax data management capabilities. During the reporting period, the Company completed tax filings in all operating markets in a timely and accurate manner and recorded no major tax violations or non-compliance incidents, providing solid support for business expansion through compliant tax management.

Organizing Compliance Training and Assessments

The Company has established regular compliance communication and training procedures to continuously strengthen compliance awareness among all employees. In 2025, the Company issued Compliance Briefings on a quarterly basis to promptly communicate regulatory developments and policy interpretations. It also implemented weekly compliance meetings covering all employees, using an institutionalized approach to reinforce its compliance defense line. During the year, the Company conducted 6,479 compliance training sessions, covering 44,902 attendances and achieving 100% training coverage across business lines, thereby continuously strengthening awareness of standards and execution capabilities.





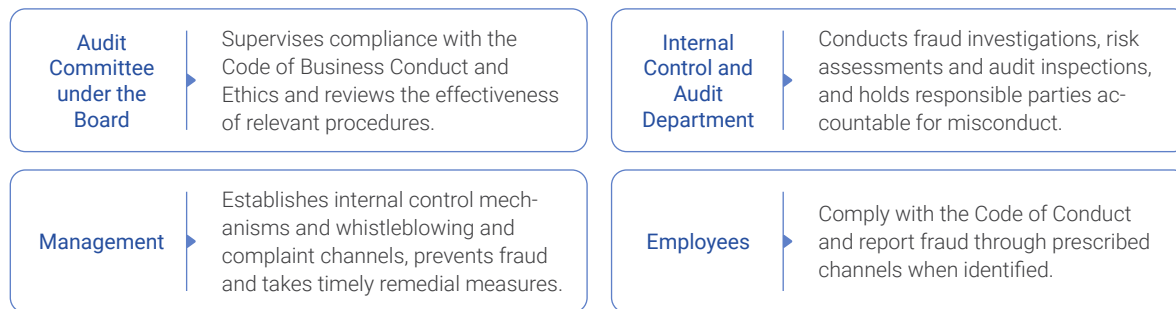
3.4 Upholding Business Ethics

Anti-Bribery and Anti-Corruption

FinVolution Group upholds integrity as a core value in business operations, adopts a zero-tolerance approach to corruption, bribery and improper business conduct, and is committed to building a fair and transparent business ecosystem.

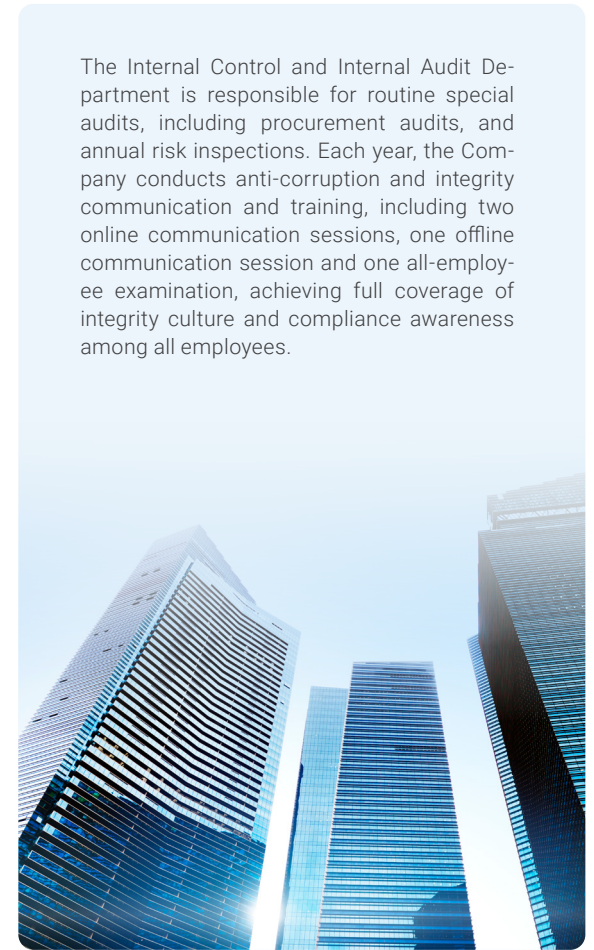
In accordance with laws and regulations including the Criminal Law of the People’s Republic of China, the Company has established a comprehensive anti-corruption management system. Its Code of Business Conduct and Ethics defines bribery and corruption, the Board appoints the Chief Compliance Officer to oversee business ethics conduct, and the Internal Control and Internal Audit Department is responsible for investigating misconduct. During the reporting period, the Company was not involved in any corruption-related litigation against the Company or its employees.

Responsible Bodies and Core Responsibilities for FinVolution Group’s Business Ethics and Integrity Building



The Company continues to optimize its Business Ethics and Integrity Management Policy, which specifies requirements for fair dealing and anti-commercial bribery in interactions with business partners, suppliers and customers. It has established clear policies, control measures and disciplinary procedures for matters such as gift declaration and management, prohibition of private arrangements and declaration of conflicts of interest, and includes anti-commercial bribery clauses in contracts.

The Company has established an independent, confidential and anonymous whistleblower protection mechanism. It encourages employees, suppliers and customers to report various types of misconduct, including commercial bribery, fraud and corruption, data breaches and workplace discrimination, and undertakes to provide strict protection to whistleblowers and prohibit any form of retaliation. The Company’s whistleblowing channels are available 24*7. Multilingual whistleblowing hotlines and email addresses are published on the official website, with support available in both Chinese and English, ensuring that whistleblowers can raise concerns conveniently and safely. Whistleblowing case handling follows closed-loop procedures covering nature assessment, joint investigation or appointed investigation, and feedback on results, thereby ensuring fair investigations and timely feedback.





Anti-Unfair Competition and Intellectual Property Protection

Upholding the philosophy of technology for good and responsible algorithms, the Company strictly complies with laws and regulations including the Anti-Unfair Competition Law of the People’s Republic of China, the Patent Law of the People’s Republic of China, the Trademark Law of the People’s Republic of China, and the Copyright Law of the People’s Republic of China. It has established a three-tier intellectual property governance structure covering strategic decision-making, overall coordination and execution, and has formulated and implemented the Intellectual Property Management Policy to systematically manage intellectual property registration, authorization, maintenance and risk prevention and control, thereby ensuring compliant operations. In 2025, the Company officially established FinVLab to focus on core algorithm innovation and intellectual property incubation, further strengthening its core competitiveness in fintech.

The Company is committed to the use of genuine software and strictly prohibits the use of pirated software. It conducts regular compliance reviews and strengthens employees’ awareness of intellectual property protection. Externally, the Company uses both technical monitoring and legal measures to proactively identify infringement and counterfeiting activities, and takes legal action against piracy, counterfeiting and other forms of unfair competition to protect its innovation achievements and maintain a fair and orderly market competition environment.

In 2025, the Company’s AI development service platform for the financial sector was selected for the second batch of reserve projects in the functional enhancement category under the special development fund of the China (Shanghai) Pilot Free Trade Zone. On 7 January 2026, the Company completed the domestic algorithm filing for deep synthesis services for the Shanghai Shanghu customer service text generation algorithm. (Algorithm filing number issued by the Office of the Central Cyberspace Affairs Commission: 310115807805101250013)

Intellectual property performance metric	Unit	2025
Number of patent applications during the reporting period	Item	21
Number of patents granted during the reporting period	Item	2
Cumulative number of authorized patents	Item	51
Number of trademark applications during the reporting period	Item	47
Number of trademarks approved during the reporting period	Item	26
Cumulative number of trademarks owned	Item	413
Increase in software copyrights during the reporting period	Item	29
Cumulative number of software copyrights owned	Item	302

Anti-Money Laundering and Anti-Fraud

In accordance with laws and regulations including the Anti-Telecom and Online Fraud Law of the People’s Republic of China, the Anti-Money Laundering Law of the People’s Republic of China and the Provisions on Anti-Money Laundering of Financial Institutions, the Company formulated and implemented the Anti-Money Laundering and Counter-Terrorist Financing Management Policy (revised in 2025). It has established a professional anti-money laundering team to conduct daily monitoring and report leads, while also building a comprehensive anti-fraud management system. By applying the Ming Mirror anti-fraud detection system and multimodal intelligent classification system, the Company continues to strengthen its financial security defense line.

FinVolution Group Anti-Money Laundering and Counter-Terrorist Financing Organization and Responsibilities



Organization name

Leading group for Anti-Money Laundering and Counter-Terrorist Financing

Composition

Group Leader: Chief Risk Officer.
Members: heads of relevant departments.

Core responsibilities

Formulates relevant work policies and makes decisions on major matters, coordinates and organizes specific work, monitors large-value and suspicious transaction data, and organizes compliance training and communication.

The Company regards anti-fraud management as a core component of governance and operations. Through the Anti-Fraud Management Policy, it clarifies responsibilities at all levels. Relying on its self-developed Fengchao risk control platform and Ming Mirror anti-fraud detection system, the Company has built a multimodal intelligent anti-fraud technology matrix. In 2025, this anti-fraud technology matrix underwent 60 cumulative iterations and upgrades. Through multi-dimensional data integration and optimization of AI algorithms, the Company achieved precise identification and real-time interception of fraudulent activities. Its multimodal intelligent classification system, which combines VLM and LLM capabilities, can efficiently process emails reporting black and grey market activities, automatically classify them and conduct in-depth analysis of leads, significantly improving risk assessment efficiency.

7.33 million

Users reached by anti-fraud alerts

9,796

Average daily interventions in suspected fraud

17,000

Fraud attempts blocked

RMB 280 million

Losses avoided for users and institutions

4,968

Suspected Illicit and Grey-Market Customer Identification and Tags

636

Illicit and Grey-Market clues fed back to the big data system

10.47 million

Risk warning SMS messages sent to customers regarding illicit and grey-market activities

Proactive Anti-Fraud and Risk Co-Governance Practice

FinVolution Group has consistently embedded anti-fraud and anti-money laundering into corporate governance and social responsibility, upholding its responsibility to protect users' rights and interests and maintain financial order. In 2025, through data monitoring, the Company identified abnormal user transactions. After risk verification confirmed characteristics associated with illicit and grey-market activities and fraud, the Company reported the case immediately and cooperated with the Shanghai Pudong public security authorities in the investigation. Over the course of one year, the Company continued to provide key technical support, including behavioral trajectories and transaction data, which contributed to the successful resolution of a major money laundering gang case involving more than RMB 10 million and over 100 suspects. Going forward, the Company will continue to improve intelligent risk control and deepen police-enterprise collaboration, using technology to reinforce the financial security defense line.



Building a Trusted Service Ecosystem

Responding to the United Nations Sustainable Development Goals (SDGs)



4.1 Inclusive Finance and Services for Small and Micro Businesses

Inclusive Finance Capacity Building and Talent Support

FinVolution takes technology as a bridge and data as an enabler, and is committed to breaking down the boundaries of traditional finance so that inclusive finance can provide warm and practical financial support to owners of micro and small enterprises. The Company strictly complies with relevant requirements, including the Implementation Opinions of the State Council on Promoting the High-Quality Development of Inclusive Finance and the Notice on Strengthening the Management of Commercial Banks' Internet Loan Facilitation Business and Improving the Quality and Effectiveness of Financial Services (NFRA Normative Document No. 9 [2025]). It continued to improve its inclusive finance product portfolio and used technology to lower service thresholds, providing safe, convenient and compliant financial services for micro and small enterprises and the general public.



In 2025, to enhance its ability to serve inclusive micro and small enterprises, the Company optimized its sales talent management system and introduced a number of standardized measures:

- Established the Standardized Onboarding Trial Procedures to clarify the management foundation and inspection standards for compliant business development by new employees.
- Launched Online Video Course Delivery and Assessment to strengthen new employees' knowledge of compliant business development and risk awareness.
- Updated the Offline Standardized Training for New Hires, strengthening business capabilities through compliant sales scripts and product process training.

Inclusive Product Portfolio and User Service Practices

In terms of inclusive products and services, the Company focused on the pain points of micro and small users in relation to the difficulty and cost of financing. It continued to optimize its product portfolio and service model, building a multi-level, broad-coverage and sustainable inclusive finance service system. In 2025, through initiatives such as interest rate optimization, AI enablement, scenario-based services and expanded outreach to lower-tier markets, the Company reduced financing costs for micro and small users, improved service accessibility, and supported the stable operations of micro and small market entities.

FinVolution's Inclusive Finance Initiatives

Product	Target users / scenarios	Initiatives and Outcomes
Paizhanggui	Micro and small users in lower-tier markets	<ul style="list-style-type: none"> Covered 92 cities across China, including many third- and fourth-tier cities, extending the reach of services and broadening the service radius for micro and small enterprises.
KOO Wallet	Micro and small users in consumption scenarios	<ul style="list-style-type: none"> In 2025, added 65,000 micro and small users and cumulatively provided RMB6.56 billion in financial loan services to 111,000 micro and small users, directly supporting micro and small business operations and consumption needs.

To improve service quality, the Company established targeted governance procedures for users. Through measures such as optimizing quality inspection standards, standardizing sales scripts and strengthening process controls, it achieved continuous improvement in overall service quality.



Inclusive Finance Charity Project Supporting Agriculture

The Company actively explored the integration of inclusive finance and agricultural charity initiatives. Ahead of the Spring Festival, it collaborated with relevant government departments in Fujian, Hainan and the Greater Liangshan region to launch a charity New Year agricultural products festival, bringing substantial benefits to more than 500,000 successful borrowers and distributing over 2,000 agricultural New Year gift packages. The project received a commendation banner from the Rural Revitalization Bureau of Jin'an District, Fuzhou, and a letter of appreciation from the Longhua District Government of Haikou. It was recognized as a benchmark case of corporate social responsibility, creating a four-way win-win outcome in which users received tangible benefits, farmers increased their income, governments gained a practical model and the Company enhanced its brand value.

4.2 Expanding Overseas Markets

Rooted in the domestic market while expanding globally, FinVolution has promoted a new dual-engine development model driven by both domestic and international businesses. It has established deeply localized fintech platforms in Indonesia, the Philippines, Pakistan and Australia, integrating China's mature digital inclusive finance model with local operations to serve more groups that remain underserved by traditional finance.

Indonesia Business - AI-Enabled Inclusive Finance Practices

FinVolution's Indonesia business operates in compliance with the supervision of the Indonesia Financial Services Authority (OJK). In 2025, it introduced more than 10 multi-dimensional data sources to improve the precision of risk strategies and achieved marketing coverage of over 95% through BLU AI, providing users with more cost-effective inclusive finance services.

The Company worked with the charitable organization BenihBaik to carry out a micro and small charity project, investing IDR 1 billion, to provide sanitation facilities, community kitchens, electricity and emergency food supplies to flood-affected areas in Sumatra.

Supporting Inclusive Entrepreneurship Projects

The Company supported inclusive entrepreneurship projects such as Akurasa, a cafe employing people with disabilities; Urban Compost, a composting machine initiative; and Home of Kawa, a traditional beverage space. These initiatives helped promote employment for people with disabilities and the sustainable operation of micro and small businesses.





Philippines Business - Compliant Innovation Serving Micro and Small Groups

The Philippines business fully complies with regulations including SEC Memorandum Circular No. 18, Series of 2019, the Truth in Lending Act (Republic Act No. 3765), the Data Privacy Act of 2012 (Republic Act No. 10173), and the Credit Information System Act (Republic Act No. 9510, CISA). It has appointed a Data Protection Officer (DPO) and established a Quality Assurance Team, building a localized compliance management system.

Data Protection Officer (DPO)

Acts as the accountable owner for data protection; receives and handles formal user requests regarding access to personal data, restriction of disclosure, and correction or deletion of inaccurate information, thereby protecting users' data rights and interests.

Quality Assurance Team

Conducts daily inspections and supervision of operations, ensures that team members are familiar with industry compliance requirements, and embeds compliance requirements throughout business processes.

In November 2025, FinVolution's Philippines business signed a memorandum of understanding on anti-fraud cooperation with the Cybercrime Investigation and Coordinating Center (CICC) and the Philippine National Police Anti-Cybercrime Group (PNP-ACG), setting an industry benchmark for government-enterprise collaboration in combating illicit and grey-market activities. It also received Green Flag recognition from the Filipino Fair Loans Advocacy Group (FILFLAG) for responsible lending and was recognized as one of the Best Places to Work in the Philippines. JuanScore received a Certificate of Good Standing from the Credit Information Corporation (CIC).



In terms of product innovation, the Company launched low-interest, flexible inclusive finance products for disadvantaged overseas workers and inclusive finance products for people without formal bank credit records. It also conducted joint research with the National University of Singapore on financial inclusion services for domestic workers, providing customized financial support for micro and small groups and disadvantaged communities.

Australia Business - Responsible Credit Protecting Micro and Small and Vulnerable Groups

FinVolution's Australia business integrates social responsibility into the full lifecycle of credit management. It operates within frameworks including the National Consumer Credit Protection Act 2009 and the National Credit Code, and, as a member of the Australian Financial Complaints Authority (AFCA), is subject to external oversight. It has established sound internal dispute resolution (IDR) procedures. In 2025, customer call satisfaction reached 92.6%, complaints escalated to AFCA remained below 4%, and 4,714 hardship assistance applications were processed throughout the year, providing tailored support to vulnerable borrowers.

The Australia business achieved 100% paperless digital lending and was shortlisted for The Australian Financial Review BOSS Most Innovative Companies list. Through responsible lending practices, it safeguarded the financial rights and interests of vulnerable groups.

Pakistan Business - Serving Micro and Small Groups Under-served by Traditional Finance

The Company's Pakistan business strictly complies with Circular No. 12 of 2024, Requirements for NBFCs Engaged in Digital Lending, and has established monthly data reporting procedures and semi-annual compliance self-assessment procedures. In consumer protection, the Company introduced a range of distinctive measures, including audio reading of key terms for illiterate and low-income groups, upfront risk reminders, a 24-hour interest-free cooling-off period, advance compensation for abnormal transactions, flexible return and exchange support, and instant online credit approval, providing safe, convenient and fair financial services to micro and small groups and vulnerable communities.

Empowering the Gig Economy and Micro and Small Development

The Company's Pakistan business launched a fully online and instant model for unsecured credit approval, breaking down gender and qualification barriers in the traditional installment market and quickly reaching gig economy workers who have been overlooked by banks. It also accurately served low-income entrepreneurs, farm owners, tutorial school founders and other unbanked and underbanked groups. Funds directly supported productive working capital needs of micro and small enterprises, as well as urgent essential needs such as healthcare and tuition, enhancing the resilience of local micro and small economies.





4.3 Fintech Innovation

FinVolution positions technological innovation as a core driver and continued to increase investment in AI research and development. In 2025, it officially launched a strategic project to build a conversational financial service platform based on AI agents, responding to the national AI Plus initiative and advancing the intelligent reconstruction of financial services in phases.

Technology innovation system

The Company has built a three-layer technical architecture of application, service and AI foundational capabilities. It has adopted a multi-model fusion architecture to optimize business logic, and relies on visualized orchestration and plug-in tool invocation to enable business automation and system integration, supporting rapid iteration of intelligent agents.

AI algorithm governance system

Guided by the core principle of “technology for good and responsible algorithms”, the Company established governance procedures covering the full model lifecycle. Through risk assessment, fairness review, explainability analysis and emergency response, it ensured that AI decisions were fair, transparent, compliant and controllable.

Leveraging its full AI ecosystem, the Company has achieved coverage across six major scenarios: intelligent marketing, intelligent credit, intelligent credit approval, intelligent operations, intelligent collections, intelligent quality inspection and model management. End-to-end intelligent reconstruction has driven improvements in both service efficiency and user experience.



In 2025, the Company achieved a number of breakthroughs in AI technology applications, and its core capabilities received industry recognition

AI development service platform

- ▶ Served more than 500 users, deployed over 1,300 AI models, and recorded more than 50 million average daily calls; selected as a reserved project under the functionality enhancement category of the second batch of 2025 special development funds for the China (Shanghai) Pilot Free Trade Zone.

BLU AI intelligent voice robot

- ▶ Provided more than one million services per day on average, covered 10 countries and nearly 40 fintech platforms, and supported five languages including Chinese, English, Indonesian and Filipino; selected for the 2025 Digital Economy Practice Case Collection of the Digital Economy Chamber of Commerce of the Shanghai Federation of Industry and Commerce.

Large-model intelligent agent assistance

- ▶ Selected as a WAIC 2025 Pudong New Area Typical Vertical Large Model Application; increased quality inspection coverage from 35% to 100%, improved parsing efficiency by 40 times, and saved more than RMB20 million in annual labor costs.

AI credit assistant

- ▶ Simplified the credit approval process, increased conversion rate by 2%, and cumulatively reached more than 4.2 million users.

AI registration guidance

- ▶ Blocked malicious registration attacks at a rate of at least 99.99%, achieved zero leakage of user information, and strengthened the business security defense line.



Launching the “Golden Sentinel” System to Build a Digital and Intelligent Consumer Protection Governance Hub

The Company continued to use technology to upgrade compliance and risk control capabilities. In 2025, its self-developed core consumer protection system, “Golden Sentinel”, was officially launched, advancing consumer rights protection into a new stage of digital and intelligent enablement. Integrating risk alerts, complaint analysis, compliance review and data dashboards, the system connects data across multiple business scenarios, enables efficient linkage between risk identification and strategy adjustment, improves the precision of risk prevention and control and the responsiveness of decision-making, and promotes the transformation of consumer protection governance from post-event handling to early warning and active defense. It provides technical support for refined operations and forward-looking risk prevention and control.



Leveraging Multimodal Large Models to Strengthen Risk Management Related to Illicit and Grey-Market Activities and Enhance Risk Identification Capabilities

In response to the large volume and complex forms of credit-related black and grey-market reporting information, the Company developed an intelligent classification solution for credit reporting leads and explored innovative applications of multi-modal large models in risk identification. The solution applies vision-language models (VLMs) and large language models (LLMs) in coordination to automate the processing and efficient identification of reporting materials. By leveraging dual image and text recognition, the system identifies potential risks and automatically classifies and archives them. It further performs in-depth parsing and correlation analysis of fragmented information to generate structured risk reports, significantly improving the efficiency of detecting clues related to illicit and grey-market activities and strengthening risk assessment capabilities. These functions provide robust technical support for credit compliance operations, risk prevention, and risk control.





4.4 Product and Service Enhancement

The Company prioritizes compliance and strictly follows laws, regulations and regulatory requirements, including the Law of the People's Republic of China on the Protection of Consumer Rights and Interests, the Personal Information Protection Law of the People's Republic of China and the Notice on Strengthening the Management of Commercial Banks' Internet Loan Facilitation Business and Improving the Quality and Effectiveness of Financial Services (NFRA Normative Document No. 9 [2025]). It benchmarks against industry standards and self-disciplinary initiatives for internet loan facilitation, improves the compliance and consumer protection control system covering the entire business process, and deeply integrates consumer rights protection into the full chain of product design, marketing and customer acquisition, and post-loan management, thereby strengthening safeguards for financial consumption security.

Diversified Products Improve Service Efficiency

The Company remains customer-oriented and has built a compliant, inclusive and efficient financial product system across diversified scenarios including inclusive services for micro and small enterprises, supply chain finance and consumer services.

<p>Inclusive services for micro and small enterprises</p>	<p>Shifted the service focus to lower-tier markets, launched products tailored to micro and small customer groups, optimized service capabilities through standardized training and compliance controls, and significantly reduced the customer complaint rate.</p>
<p>Supply chain finance business</p>	<p>Strictly implemented the core requirements of the Outline of the Supply Chain Finance Business Specifications (Yin Fa [2025] No. 77), optimized digital accounts receivable pool financing services, established differentiated pricing and regular fixed-amount mechanisms, and implemented full-lifecycle management covering pre-loan, in-loan and post-loan stages. The Company established a two-tier management structure and implemented triple controls comprising oversight by the board of the licensed company, supervision by the Group Decision Committee and independent review by the legal and compliance team, ensuring compliant and stable operations.</p>
<p>Consumer service scenarios</p>	<p>The leasing SaaS business achieved rapid growth. In 2025, it added 3.4 million orders and recorded transaction volume of RMB1.76 billion, with services covering 303 cities, over 13,000 partner merchants and 30,000 offline outlets. Its smart leasing business ranked among the leading players in the two-wheeled electric vehicle leasing industry and cumulatively served more than 7.4 million users.</p>

The Company established a full-process customer management and monitoring system. Through policies such as the Customer Complaint Management Policy and the Partner Merchant Service Level Management Policy, it achieved tiered merchant management and a closed loop of user services. It also set up a consumer protection complaint management team and a customer service team, forming a tiered structure of basic services plus specialized handling with a total scale of nearly 400 people. A customer service entry point was added to the app to provide 7x24 real-time responses, helping drive continuous reductions in complaint rates and steady improvements in customer satisfaction. The Company also set quantitative targets for improving customer satisfaction and established closed-loop procedures for complaint receipt, investigation and corrective measures, while integrating risk assessment into product development procedures to achieve dynamic product optimization.

Technology-Enabled Digital Financial Service Experience

Relying on frontier technologies such as AI and big data, the Company built an intelligent and digital financial service system, comprehensively improving service efficiency, user experience and risk prevention and control capabilities. At the same time, the Company regularly conducted training on responsible product provision and marketing compliance, continuously strengthening employees' compliance awareness and ensuring that the concept of responsible products is embedded throughout business processes.

<p>Intelligent customer service and user experience optimization</p> <p>Built an integrated model combining AI assistants and human agents, advanced optimization of the app customer service entry point and processes, and reduced user complaints.</p>
<p>AI financial service platform development</p> <p>Launched a strategic project to establish a conversational financial service platform based on AI agents. Built a three-layer technical architecture of application, service and AI foundational capabilities, enabled scenario applications such as AI credit approval guidance and intelligent dialogue services, and promoted the intelligent reconstruction of service processes.</p>
<p>Digital upgrade of compliance and risk control</p> <p>Advanced product and service iteration. In 2025, completed 33 product iterations and 18 sales-script iterations and optimizations, improved marketing compliance governance, and provided users with full-process risk protection through digital tools such as AI intelligent classification systems and risk reminder text messages.</p>



4.5 Consumer Rights and Interests Protection

Strengthening the Consumer Rights and Interests Protection Mechanism

The Company has always placed consumer rights protection at the core of its operations and management, and has built a full-process and systematic consumer rights protection mechanism to practice responsible finance.

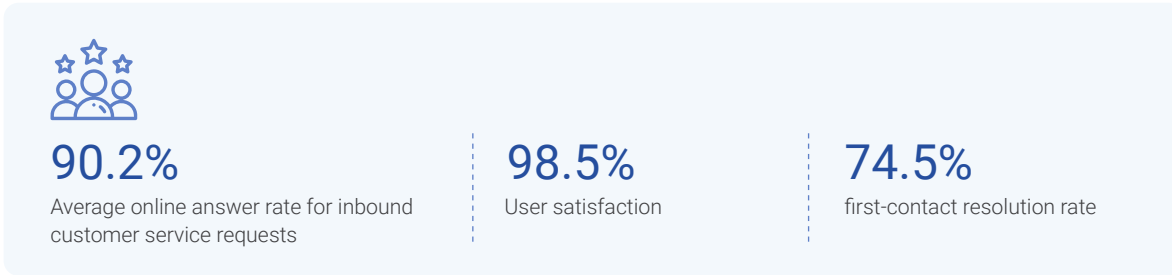
With approval from the Board of Directors, the Company established a Consumer Rights and Interests Protection Committee directly managed by the Group's management. It built a "1+2+N" consumer protection governance structure: one committee provides overall coordination, two management teams - the Executive Working Group and the Affairs Coordination Group - operate under it, and multiple business units are linked for precise implementation. The committee coordinates policy development, service optimization, financial education and academic research.

In 2025, guided by the governance philosophy of "mechanism first", the Company established a Group-level bi-weekly consumer protection meeting mechanism and cross-departmental collaboration, strengthened source governance and early-stage risk identification, and promoted the integration of consumer protection requirements throughout business processes.





To strengthen the consumer rights protection mechanism, the Company built an end-to-end consumer protection control system covering marketing, risk control, services and operations. In marketing, it strengthened compliance governance, improved advertising material review procedures, enhanced marketing compliance and reduced complaint risks. In risk control, it relied on intelligent technology to build a fraud risk prevention and control system, enabling real-time monitoring of suspicious transactions and active intervention to protect users' funds. Customer service quality and efficiency continued to improve, with an average online answer rate of 90.2% for inbound customer service requests, a first-contact resolution rate of 74.5%, and user satisfaction of 98.5%. Through tiered hardship assistance procedures, the Company provided support to more than 360,000 users, with cumulative assistance of RMB1.11 billion, forming a complete consumer protection closed loop.



Consumer Education and Consumer Protection Culture

The Company actively fulfilled its primary responsibility for consumer education and carried out financial knowledge popularization and risk prevention campaigns through online and offline channels. In 2025, focusing on themes such as rational consumption, fraud prevention and digital security, the Company conducted multi-level financial knowledge popularization activities in communities, schools, urban public events and other settings, continuously improving public financial literacy and risk prevention awareness and reaching hundreds of thousands of users.

At the same time, the Company continued to deepen the cultivation of an internal consumer protection culture, conducting regular consumer protection training for employees and strengthening consumer protection awareness across the workforce. In addition, the Company actively promoted government-enterprise collaborative governance, established an anti-fraud coordination mechanism, publicly solicited illicit and grey-market clues, and submitted 636 valid leads during the year, improving the integrity of the financial consumption environment.





4.6 Data Security and Privacy Protection

Strengthening Data Security Controls Through Multiple Measures

The Company strictly complies with the Personal Information Protection Law of the People's Republic of China, the Cybersecurity Law of the People's Republic of China, the Data Security Law of the People's Republic of China, the Interim Measures for Administration of Generative Artificial Intelligence Services and other applicable laws, regulations and normative documents. It has established a security and privacy protection governance system covering the full data lifecycle. During the Reporting Period, the Company recorded no material information security, cybersecurity or data breach incidents.

The Company has established a five-tier information security governance structure comprising the Board of Directors, Chief Technology Officer, the Cybersecurity Leading Group, the Information Security Department (Chief Data Officer) and security administrators. The head of the Information Security Department serves as the Data Security Officer and the person responsible for personal information protection, while the Information Security Department is responsible for implementing day-to-day data security management.

At the policy and management system level, the Company has established a robust information security management system in accordance with ISO/IEC 27001:2022 (Information security, cybersecurity and privacy protection – Information security management systems – Requirements) and put in place a privacy information management system aligned with ISO/IEC 27701:2019 (Security techniques – Extension to ISO/IEC 27001 and ISO/IEC 27002 for privacy information management – Requirements and guidelines). It has formulated more than 40 information security policies, including the Cybersecurity Management Policy, Privacy Information Management Policy and Personal Information Protection Policy. In 2025, the Company newly issued the Personal Information Protection Compliance Audit Procedures and launched a dedicated audit project and implemented internal information security audit procedures.

Full-Process Data Security Controls of FinVolution

Data Classification, Grading and Access Management

- Independently developed and deployed classification and grading middleware capable of integrating with multiple systems. The Company has advanced full-scope data classification, grading and tagging, with the classification and grading system achieving 100% coverage in the data access application process.
- In data access management, the Company has clearly defined the roles and responsibilities, with the Big Data Department serving as the data owner for most core data. The Company has formulated supporting procedures, including the Data Access Management Procedures and Big Data Cluster Account Management Procedures, to clarify requirements for access applications, classification and grading, data masking and full-lifecycle account management, following the principles of need-to-know allocation and least privilege.
- Implemented column-level control of sensitive data, with the full access application process routed automatically online.
- Established full-lifecycle data management procedures:

Collection

The Company strictly follows the principle of minimum necessity, and obtains users' explicit consent.

Storage

The Company adopts encryption, data masking, access control and regular backup mechanisms.

Use

The Company strictly limits the purposes for which data is used, and ensures full-process traceability.

Destruction

The Company thoroughly deletes or irreversibly destroys expired data.

- Strengthened cross-border data transfer procedure. The Company completes a security assessment, and completes regulatory filings as required.

Technical Protection and Security Operations

- Deployed an API security management platform and conducted dedicated security testing across multiple countries.
- Advanced data encryption, storing data only in ciphertext at the database layer.
- Promoted a quarterly security scoring plan to dynamically identify and mitigate security risks.



The Company has established an end-to-end management system covering technical protection, risk management and emergency response. It has built a multi-layered defense-in-depth security architecture, strictly controls access privileges, implements normalized risk management, formulates emergency response plans and conducts multi-scenario drills.

The Company continues to hold international certifications to ISO/IEC 27001:2022 and ISO/IEC 27701:2019, as well as Level III certification under the Classified Protection of Cybersecurity scheme (commonly referred to as MLPS Level III). The ISO/IEC 27001:2022 certification of its Indonesian subsidiary remains valid, and its Philippine business has completed a Vulnerability Assessment and Penetration Testing (VAPT) security assessment and obtained a No-Risk Certification from IPV Network, providing compliance support for its cybersecurity management system.



In 2025, the Company completed a live-fire cybersecurity attack-and-defense exercise without losing any points throughout the competition. It was recognized by the Shanghai Communications Administration as an Outstanding Blue Team and received an Outstanding Individual Award under the Panshi Action campaign. The Company ranked 28th on the leaderboard among participating enterprises, demonstrating authoritative industry recognition of its security protection capabilities.

Practical Empowerment to Enhance Privacy Protection Awareness

The Company actively responded to local regulatory requirements, participated in the “Pujiang Escort” action (a data security campaign) organized by the Shanghai Communications Administration, and engaged a third-party institution to conduct data security risk assessments. It optimized user privacy agreements and improved the list of collected personal information and the list of information shared with third parties on its website, app and mini-program, protecting users’ rights to know and choose.

The Company has built an integrated three-part awareness cultivation system for data security and privacy protection covering training, assessment and awareness communications. It regularly conducts dedicated data security training on issues including data security and privacy protection, AI data security, personal information protection impact assessments and new compliance trends. In 2025, the Company conducted 47 training sessions on personal information security and 34 training sessions on customer privacy protection. It also organized three cybersecurity simulation exercises and one company-wide security assessment. In addition, the Company delivered awareness communications on topics such as phishing prevention and AI security through email and its corporate WeCom platform, further strengthening employees’ awareness of data security and privacy protection.





Putting People First

Responding to the United Nations Sustainable Development Goals (SDGs)



5.1 Diversity and Equal Employment Opportunity

Employee Size and Structure

Diversity, equity and inclusion (DEI) are embedded in FinVolution's culture. The Company upholds the principle of equal employment and does not discriminate on the basis of gender, age, ethnicity, nationality or physical condition, ensuring that every employee has fair access to development opportunities.

To advance DEI in a systematic manner, the Company has established a top-down responsibility management system: the Board assumes ultimate responsibility, management coordinates implementation, and the Human Resources Department leads the execution of relevant initiatives. The Company has set phased quantitative objectives, including continuously increasing the proportion of female employees in management and core technical roles; ensuring that recruitment and promotion procedures are free from discriminatory bias; safeguarding equal employment and development opportunities for employees with disabilities and minority groups; achieving 100% coverage of anti-discrimination and inclusion training for all employees; and establishing a pay equity mechanism to eliminate unreasonable pay gaps.

FinVolution's employees are located in China, Indonesia, the Philippines, Australia, Pakistan and other countries and regions. Over the past three years, its workforce structure has become younger and more diverse, the proportion of ethnic minority employees has continued to increase, and the number of foreign nationals in management has risen year by year, demonstrating the Company's commitment to diversity, inclusion and international talent development.

Workforce Structure Metrics	2023	2024	2025
Total employees (persons)	5,196	6,237	6,494
Male employees (persons)	2,914	3,468	3,580
Female employees (persons)	2,282	2,769	2,914
Full-time employees (persons)	3,648	3,623	3,869
Employees under the age of 30 (persons)	2,857	3,331	3,756
Ethnic minority employees (%)	3.7	4.1	4.4
Employees with disabilities (persons)	2	2	3
Foreign nationals in management (persons)	14	19	24

In 2025, women accounted for 37.2% of management positions in revenue-generating departments, a significant increase from 30.0% in the previous year, reflecting the Company's continued focus on gender equality and the development of female leadership.

Diverse Recruitment Channels

The Company has built a multi-channel and diversified recruitment system, comprising online recruitment platforms (approximately 60%), partnerships with recruiters (approximately 20%), employee referrals (approximately 13%), internal transfers (approximately 4%) and rehiring of former employees (approximately 3%). It has also established a global management trainee development program to build a pipeline of international talent.

In 2025, the Company recruited approximately 50 graduates from universities in China and overseas through spring and autumn campus recruitment programs. Its internal talent mobility mechanism enabled 52 internal transfers during the year, effectively stimulating internal talent development.



5.2 Employee Benefits and Rights Protection

The Company is committed to building a caring workplace and has developed a comprehensive welfare and care system. While safeguarding employees' fundamental rights and physical and mental health, it enhances employees' sense of belonging and participation through open communication channels and a wide range of distinctive benefits.

In terms of fundamental rights protection, the Company achieved 100% rates for labor contract signing, social insurance coverage and compliance with local minimum wage standards. It has established a competitive compensation and incentive mechanism, regularly reviews and optimizes its compensation structure, and implements an employee stock option plan. Overtime management strictly complies with national and local laws and regulations; overtime pay is paid in full or compensatory leave is arranged in accordance with statutory standards, effectively protecting employees' rights to rest and leave. The Company provides a range of leave options, including statutory holidays, paid leave and special personal leave, and implements flexible working arrangements, including compensatory leave, remote working and work-from-home arrangements. The Company strictly prohibits discrimination, bullying and any other conduct that infringes human rights, and prohibits the employment of child labor and forced labor. Through agreements such as the Collective Agreement and the Special Collective Agreement on the Protection of Special Rights and Interests of Female Employees, the Company has reached institutionalized arrangements on remuneration, working hours, occupational safety and health and other matters. It also fully respects employees' freedom of association. In 2025, 100% of employees at subsidiaries with established trade unions joined the trade union.

In terms of distinctive benefits and employee care, the Company has established multiple communication channels, including email, telephone and suggestion boxes. It listens to employees through annual engagement surveys, dedicated benefits surveys, CEO face-to-face sessions and director-level strategy meetings. The Company pays social insurance contributions for 100% of employees in its operating locations, and has upgraded premium medical coverage for employees on overseas assignments, including higher coverage limits, direct billing of medical expenses and Chinese-language customer service. It provides leisure facilities and organizes sports and cultural activities such as badminton leagues and basketball games. The Company has set up nursing rooms for female employees, regularly visits ill employees and their family members, and provides education funding support for children of employees on overseas assignments. In 2025, the Company introduced additional care initiatives such as summer care activities and fitness course subsidies, and organized events including an anniversary celebration, a Mid-Autumn Fair and Christmas activities to strengthen employees' sense of belonging.





FinVolution Group Employee Care Program

Employee Care Activity	Date	Key Content and Features	Coverage and Effect
"At Eighteen, We Set Our Ambitions: A Youth Journey" 18th Anniversary Celebration	18 June 2025	<ul style="list-style-type: none"> The event integrated AI-enabled interactive experiences, a torch relay, fun sports event involving all employees, long-service recognition, a philanthropy ceremony and a youth concert to celebrate the Company's 18th anniversary. 	<ul style="list-style-type: none"> The event covered all active employees of the Group. Through diversified scenario-based design and immersive experiences, it created memorable moments for employees and strengthened team belonging.
"Full Moon with XIN" Mid-Autumn Fair	During the Mid-Autumn Festival in 2025	<ul style="list-style-type: none"> Centered on a Mid-Autumn Fair, the event connected domestic and overseas workplaces to jointly celebrate traditional Chinese folk culture and demonstrate the Company's cultural commitment. 	<ul style="list-style-type: none"> The event covered all active employees of the Group, promoted cross-cultural exchange, and reflected the Company's cultural depth and sense of social responsibility.
"Christmas Adventure" Christmas Event	During Christmas 2025	<ul style="list-style-type: none"> The event incorporated a philanthropy theme into venue decoration, created a strong festive atmosphere and enriched employees' leisure time. 	<ul style="list-style-type: none"> The event covered all active employees of the Group. Through relaxed and engaging interactions, it enhanced employee well-being and team collaboration.

The Company continued to optimize its parental leave policies. In 2025, a total of 311 employees took parental leave (including 141 male employees and 170 female employees). The return-to-work rate after parental leave reached 86.5%, and the retention rate increased to 97.8%. Over the past three years, the number of employees taking parental leave increased from 273 to 311, while the retention rate after parental leave steadily improved, reflecting the Company's respect for and support of employees' family responsibilities.

Parental Leave Metrics	2023	2024	2025
Total employees taking parental leave (persons)	273	260	311
Return-to-work rate after parental leave (%)	82.1	87.7	86.5
Retention rate after parental leave (%)	93.3	97.4	97.8



5.3 Training and Career Development

Improving the Training System

Guided by the philosophy of enabling employees to succeed, the Company supports the mutual growth of employees and the organization through a comprehensive training system, career development pathways and health management.

Drawing on the "Rice-Seed University" training ecosystem, the Company has built a tiered and categorized training system covering the full career lifecycle, providing employees with clear development paths from on-boarding to management advancement.

Training Category	Training Program	Core Content
Leadership	Middle Management Leadership: Qingke (Highland Barley) Frontline Leadership: Yumi (Corn)	<ul style="list-style-type: none"> Business operations, team management, cross-department collaboration, workplace communication, etc.
Professional Capabilities	BA Academy Product Academy Technology Academy	<ul style="list-style-type: none"> Business analysis, product management, AI technology applications and other professional skills
New Employee Training	"Rice Seed Sprout" for experienced hire "Faith & Empower" Fresh Graduate Training Initiative	<ul style="list-style-type: none"> Corporate culture, business introduction, general workplace skills, etc.
Internationalization	English Training Camp Overseas Management Trainee Program	<ul style="list-style-type: none"> Workplace English and capability building for overseas assignments
Open Courses	Rice-Seed University Open Courses	<ul style="list-style-type: none"> Industry frontiers and sharing on key topics of interest

232 sessions
Offline training sessions

4,343 attendances
Cumulative offline training attendance

38.4 hours
Average training hours per employee

100.0%
Training coverage rate





Employee Promotion and Appraisal

To expand talent development channels and energize talent growth, the Company has established a comprehensive position sequence management system, with dual pathways comprising the PM (Professional/Management) sequence and the O-sequence (Operating), providing opportunities for both horizontal rotation and vertical promotion.

FinVolution Group Employee Career Development Pathway

Horizontal development pathway

Provides rotation opportunities based on employees' personal career plans, interests and strengths.

Vertical development pathway

Provides internal promotion opportunities for employees with outstanding performance and strong capabilities.

The Company has established transparent promotion criteria and explicitly prohibits any form of discriminatory assessment. It ensures fairness and impartiality in performance appraisals through objective setting, regular reviews, timely feedback and appeal procedures. At the same time, it implements a dual-track development model covering both management and professional paths, creating diversified career growth opportunities for employees and strengthening the Company's talent foundation.

Employee Performance and Incentives

The Company adheres to a performance management philosophy of fairness, impartiality and transparency. Its pay-for-performance system is designed to reward contribution and drive employee engagement. Based on the characteristics of each role, the Company sets annual, semi-annual, quarterly and monthly appraisal cycles, and adopts a model combining key performance indicators (KPIs) with comprehensive capability assessment. Appraisal results are directly linked to variable compensation, salary adjustment and promotion opportunities. The Company has also established a performance communication and feedback mechanism to support performance improvement. During the reporting period, the Company achieved 100% coverage of regular performance and career development appraisals, ensuring full implementation of performance management.

In terms of incentives, the Company has built a diversified system combining short-term and long-term incentives as well as financial and non-financial incentives. Financial incentives include monthly, quarterly and annual bonuses, as well as employee stock option plan; non-financial incentives include promotion opportunities, training opportunities and honorary titles. The Company also respects the market environment in each region where it operates and formulates locally appropriate incentive plans, balancing employees' immediate returns with long-term value sharing and stimulating employee initiative and creativity.



5.4 Occupational Health and Safety

The Company always places employees' safety and physical and mental health first. In accordance with the Law of the People's Republic of China on Prevention and Control of Occupational Diseases, the Regulations on Work-Related Injury Insurance and the safety regulations of each operating location, the Company has established and continuously improved its occupational health and safety management system. 100% of subsidiaries carried out internal audits related to occupational health and safety. During the reporting period, the Company recorded no occupational disease cases, and the incidence rate of occupational diseases among employees was 0%.

Occupational Health and Safety Metrics	2023	2024	2025
Number of work-related injury incidents (cases)	7	6	9
Work-related injury rate (%)	0.1	0.1	0.2
Lost workdays due to work-related injuries (days)	135	97	141
Occupational disease incidence rate (%)	0	0	0
Number of work-related fatalities (persons)	0	0	0

The Company has incorporated employee occupational health management into its ESG strategic priorities. In 2025, focusing on employees' emergency response capabilities and health literacy, the Company carried out two core initiatives:

Regular AED first-aid training

- ▶ The Company adopted a combined "theory + practice" model covering employees across departments, providing hands-on instruction in AED operation, cardiopulmonary resuscitation and other first-aid skills. This helped build a "golden four minutes" life-saving defense line, with more than 90% of participating employees able to perform first-aid operations independently.

Normalized health seminars

- ▶ The Company invited medical professionals to give lectures on topics such as workplace disease prevention, stress management and routine adjustment, supported by health consultation services to address employees' health concerns more precisely.



Workplace Fire Drill in the Philippines

To strengthen safety protection for overseas employees, in 2025 the Company organized a dedicated fire drill for all employees of its Philippine branch, effectively enhancing employees' fire safety awareness and emergency response capabilities and reinforcing the safety management foundation for overseas operations.

- Before the drill, the Company developed a scientific drill plan based on local fire regulations and workplace risks, clearly defining the procedures, personnel responsibilities and key points for emergency response.
- During the drill, the Company provided end-to-end guidance, standardized key operations such as the use of fire extinguishers and fire evacuation, and strengthened employees' emergency response capabilities.





Investing in Society and Industry Collaboration

Responding to the United Nations Sustainable Development Goals (SDGs)



6.1 Empowering Rural Revitalization

Rural revitalization is an important practice through which enterprises fulfill their social responsibilities. In 2025, focusing on education empowerment, industrial assistance, and east-west collaboration, the Company carried out targeted assistance initiatives, aligning corporate resources with rural development needs and contributing to common prosperity.

Overview of FinVolution Group's Rural Revitalization Projects in 2025

Project Name	Implementation Location	Implementation Period	Key Inputs and Measures	Beneficiary Scale
"Painting and Calligraphy Dream Class" for rural children	Liantie Township, Eryuan County, Yunnan Province	June 2024 to present	Donated RMB100,000 in partnership with a charity organization for hardware renovation and course-based education, and organized a philanthropy joint exhibition.	10 direct beneficiaries and 50 indirect beneficiaries.
Daliangshan Love Kindergarten & FinVolution AI Future Classroom	Meigu County, Liangshan Yi Autonomous Prefecture, Sichuan Province	2017 to present (8th year)	Unveiled the first FinVolution AI Future Classroom and donated RMB80,560 to support classroom development and subsidies for rural teachers.	5 direct beneficiaries and 451 indirect beneficiaries.
Daliangshan Pomegranate Industrial Park	Huidong County, Liangshan Yi Autonomous Prefecture, Sichuan Province	August-September 2025	Donated RMB80,000 for the construction of industrial access roads; employees purchased pomegranates worth RMB16,128 to support local farmers.	3,510 indirect beneficiaries.
Consumption-based agricultural assistance	Longhua District, Haikou, Hainan Province; Jin'an District, Fuzhou, Fujian Province	Chinese New Year 2025	Made targeted purchases of specialty agricultural products worth RMB211,491.	2,000 indirect beneficiaries.
East-west collaboration and assistance cooperation in Dongjiang	Zhangjiachuan Hui Autonomous County, Tianshui City, Gansu Province	March 2025	Made a targeted donation of RMB60,000 and participated in the Dongjiang east-west collaboration and assistance cooperation project.	-
Visits and support for families in distress	Dongtianzhuang Village, Huanghuadian Town, Wuqing District, Tianjin	December 2025	Donated RMB10,000 to visit and support elderly people and families in distress.	60 direct beneficiaries.

6.2 Philanthropy and Community Engagement

“FinVolution Warmth” Philanthropy Ecosystem

The Company has developed a company-wide and regularly operated philanthropy ecosystem. Through employee participation, corporate matching donations, and targeted resource allocation, it carries out diverse philanthropic initiatives in China and overseas, extending corporate care to wider communities.

Leveraging the “FinVolution Warmth” charity mini-program, the Company promoted the innovative integration of green travel and philanthropy. In 2025, 3,931 employees participated in green step donations, contributing 28.93 million steps and 1,383.80 hours of volunteer service throughout the year. Its “Good Things Here” branded philanthropic campaign received 4,735 submissions from micro and small businesses and supported 14 charity merchants; step-donation participation reached 297,000 instances, with cumulative steps reaching 1.35 billion and a user NPS of 54.

In value co-creation, the Company continued to advance the “BRAVOSHOPS” SMEs empowerment program, providing micro and small businesses with tailored support including funding, procurement of materials, promotional resources, and store renovation. In 2025, the program achieved milestone progress:

Overseas expansion

- ▶ The program was expanded to Indonesia to help vulnerable local communities improve their livelihoods, and was selected as a pilot project under the United Nations Global Compact Action Platform on Sustainable Infrastructure for the Belt and Road Initiative to Accelerate the SDGs.

Coverage across diverse scenarios

- ▶ The program supported employment assistance for people with disabilities, preservation of intangible cultural heritage, care for workers in new forms of employment, empowerment of rural women, and community governance, cumulatively benefiting 144 small stores in China and overseas and reaching 25,000 people.

Authoritative recognition

- ▶ The program received the 2025 Pudong New Area Outstanding Sustainable Development (ESG) Case Award for Chinese and Foreign Enterprises and the Annual Outstanding Public Welfare Case Award from the Shanghai Internet Association.





Diverse Philanthropic Scenarios

In 2025, the Company continued to deepen its “technology for good” philosophy and launched multiple philanthropic initiatives across diverse scenarios, including winter support, summer care, ecological conservation, community empowerment, and international philanthropy. Through employee volunteering, corporate matching donations, and targeted resource deployment, the Company implemented projects across four cities, six locations, and multiple domestic and overseas cooperation areas, creating a virtuous cycle of care and responsibility while enhancing the value of social services and brand reputation.

Overview of FinVolution Group's Philanthropic Projects in 2025

Project Name	Implementation Period	Coverage	Key Participation and Inputs	Beneficiary Scale
Winter Care	January 2025	Six locations including Shanghai and Hefei	18 volunteers contributed 60 service hours; 3,000 supplies were distributed; RMB51,000 was donated.	1,500 outdoor workers directly benefited.
Summer Cooling Care	August 2025	Four cities including Shanghai and Hefei	311 employees (including 17 volunteers) participated; 4,769 bottled iced drinks and 500 cooling care packages were distributed.	5,269 direct beneficiaries.
World Environment Day Charity Action	May-June 2025	Tongliao, Inner Mongolia	1,250 employees participated, with 4,271 participations and 340.4 volunteer hours; employees donated 11.50 million steps, resulting in donations of RMB81,931.68 (including RMB51,500 in matching donations).	-
AI in Communities	June-November 2025	Multiple communities	Held 10 community-based charity lectures on AI; 11 volunteers contributed 70 service hours.	Reached more than 300 residents.
Yue Opera Cultural Cooperation	September-October 2025	Chongming, Shanghai	Sponsored the eighth stop (Chongming, Shanghai) of the Yue Opera collection touring exhibition “Hidden Treasures of Yue”, supporting the preservation and promotion of traditional Yue Opera culture.	20,000 indirect beneficiaries.
Indonesia Philanthropy	2025 (ongoing)	Sumatra and other areas in Indonesia	Invested IDR1 billion for flood relief in Sumatra and supported inclusive entrepreneurship projects.	Empowered local entrepreneurship and disaster relief.



6.3 Sustainable Supply Chain Management

Supplier ESG Management

The Company extends its sustainability responsibilities across the value chain through its full-lifecycle supplier management system and by deeply embedding ESG performance requirements, thereby promoting supply chain compliance and sustainable transformation.

Based on the FinVolution Group Procurement Management Policy (April 2025 edition), the Company has established a supplier full-lifecycle management system covering sourcing, access, evaluation and exit.

FinVolution Group Supplier Full-Lifecycle Management System



The Company has deeply embedded ESG performance into its management procedures, forming closed-loop supplier management procedures covering admission assessment, annual review, on-site audits and continuous improvement:

Long-term cooperation mechanism with contracts renewed every three years: suppliers are required to continuously comply with CSR standards, and major violations trigger reassessment or contract termination.

CSR/ESG scoring module: incorporated into the core indicators of annual reviews and directly affects supplier ratings and order allocation.

Social Responsibility Commitment Letter: mainstream suppliers accounting for more than 80% of procurement value have achieved a 100% signing rate.

On-site audits: on-site audits are conducted for high-risk suppliers involving manufacturing or large-scale labor risks.

Supplier tiered management: differentiated tiered management is applied to core and key suppliers.

Anti-bribery/business ethics clauses: anti-bribery and business ethics clauses are included in contracts, and ESG factors are fully considered during supplier admission.



Highlights of Supplier ESG Management

- Deep integration of ESG assessment: multidimensional ESG indicators such as carbon emissions and labor compliance are incorporated into supplier assessment, promoting the signing of the Corporate Social Responsibility Requirements by core suppliers.
- Specialized information security controls: the Company implements the Supplier Relationship Security Management Policy and the Partner Security Management Policy in parallel to safeguard data security and compliance across the core supply chain.

Promoting Digital Supplier Management

The Company has independently developed the SRM Smart Vision digital procurement platform, covering core processes including supplier admission, contract management, annual review management, qualification management, product management and quality management. As of the end of 2025, the platform had built a supplier pool of more than 2,072 suppliers, and the on-time execution rate for contract and payment projects reached 98%, ensuring stable operation of procurement procedures and enhancing trust in supplier cooperation. In addition, the platform is equipped with refined product search functions and supports multi-dimensional comparison of similar products, improving procurement efficiency by 15% and enabling standardized and transparent operation of procurement procedures.

6.4 Industry Collaboration and Development

Guided by an open and collaborative philosophy, the Company actively participates in industry ecosystem development. It transforms practical experience in AI applications, risk management and inclusive finance into shared assets that support industry progress, contributing to the high-quality and sustainable development of the fintech industry.

Industry-academia-research collaborative innovation

The Company has built a close cooperation network with universities. Its scientists have visited institutions such as China Europe International Business School, Shanghai University of Finance and Economics, and Shanghai Jiao Tong University to share industry cases on AI and big data. The Company has also hosted visits and exchanges with Zhejiang University International Business School, Shanghai University of Political Science and Law, East China University of Science and Technology and other universities, promoting knowledge sharing and joint talent development. In 2025, the joint research center with Zhejiang University published six papers at leading international academic conferences including KDD, WWW, ICLR, ICML and CCL, continuously advancing frontier exploration in financial AI technologies and deepening the integration of industry, academia and research.

Advancing Frontier Technology R&D and Translating Academic Achievements into Practice

In 2025, FinVolution Group continued to advance its research and development in frontier fields such as artificial intelligence and graph neural networks. By further strengthening industry-academia-research collaboration and increasing investment in fundamental research and algorithm development, the Company continued to enhance its technological capabilities through academic innovation.

In the fields of graph neural networks and intelligent risk management, the Company achieved a series of technological breakthroughs. It independently developed the KAA (Kolmogorov-Arnold Attention) attention mechanism, addressing performance bottlenecks in graph neural networks and improving the performance of relevant tasks by more than 20%, thereby supporting financial graph construction and risk management modeling. The Company also proposed learnable graph patches and the PatchNet framework, helping to address feature heterogeneity in graph data and enhance cross-domain model transferability. In addition, the Company developed the Wild-GAD graph anomaly detection framework to mitigate the shortage of labeled data, achieving an 18% increase in AUCROC and a 32% increase in AUCPR, and enabling more effective identification of anomalous financial transactions and risk behaviors. The Company further introduced CrossLink, a cross-domain link prediction framework designed for large-scale dynamic network inference scenarios, which improved average precision by 11.4% and supported the assessment of financial association links.

The Company is committed to integrating scientific research achievements with real-world business scenarios. By applying frontier academic capabilities to financial risk management, intelligent operations, and inclusive services, FinVolution Group continues to put the principle of "technology for good" into practice through robust technological innovation, further reinforcing the core foundation for its sustainable development.

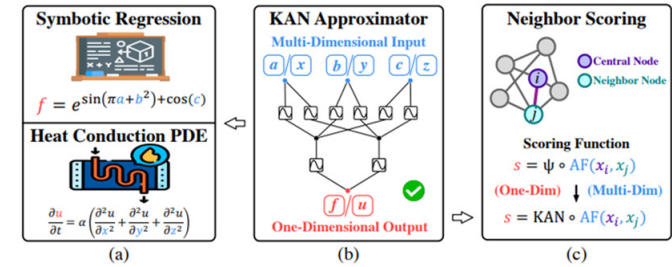


Figure 1: The alignment of our proposed KAA and other applications of KAN. (a) Symbolic regression and PDE-solving tasks, where KAN achieves strong performance. (b) These tasks utilize KAN to handle multi-dimensional inputs and one-dimensional outputs. (c) Since the score mapping in attentive GNNs follows a similar form, we replace it with KAN.

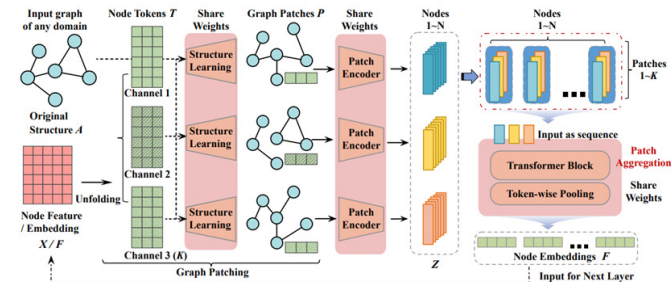


Figure 2: Overall architecture of PatchNet. (a) Building Graph Patches: The input node attributes X are unfolded into multiple node tokens, which are then paired with a graph learner to form patches. (b) Encoding Patches: Each patch is encoded using a shared-parameter encoder, resulting in patch embeddings Z without information passing between patches. (c) Aggregating Patches: Patch embeddings are aggregated within each node to yield the final node embeddings F .



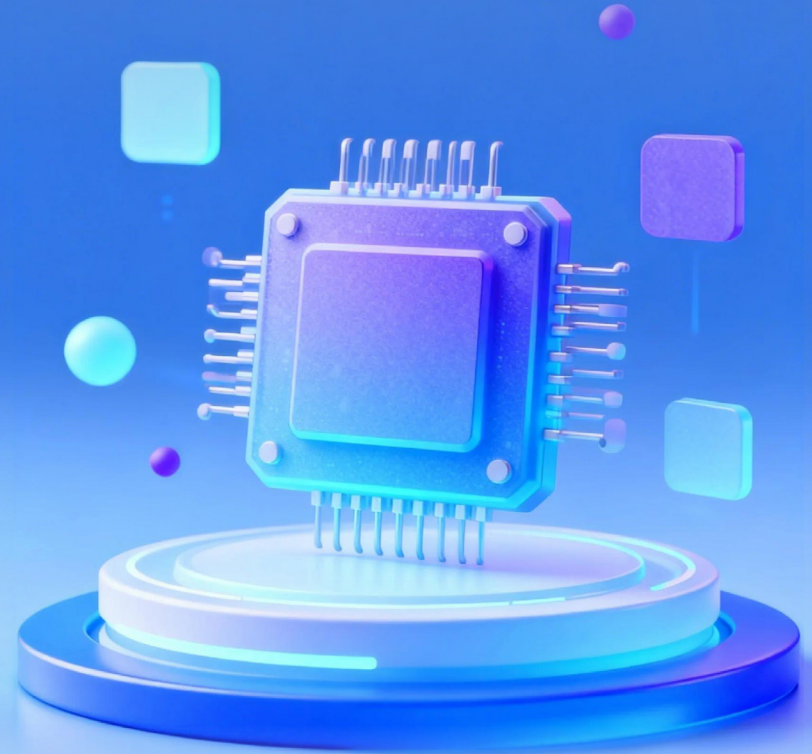
Development of branded intellectual property competitions

The Company has held the FinVolution Global Data Science Competition for ten consecutive years, attracting more than 5,000 teams and over 10,000 participants globally. In 2025, relevant achievements were accepted by CIKM, a CCF-recognized top-tier conference, and the competition has grown into an influential algorithm competition platform in the fintech sector.



Joint development of industry standards

The Company actively participates in the formulation of national AI standards and promotes the implementation of compliance labeling for AI-generated synthetic content. Through the development of industry norms, it advances “technology for good” and “algorithms for good” and contributes to the high-quality and sustainable development of the fintech industry.





Advancing the Low-Carbon Transition

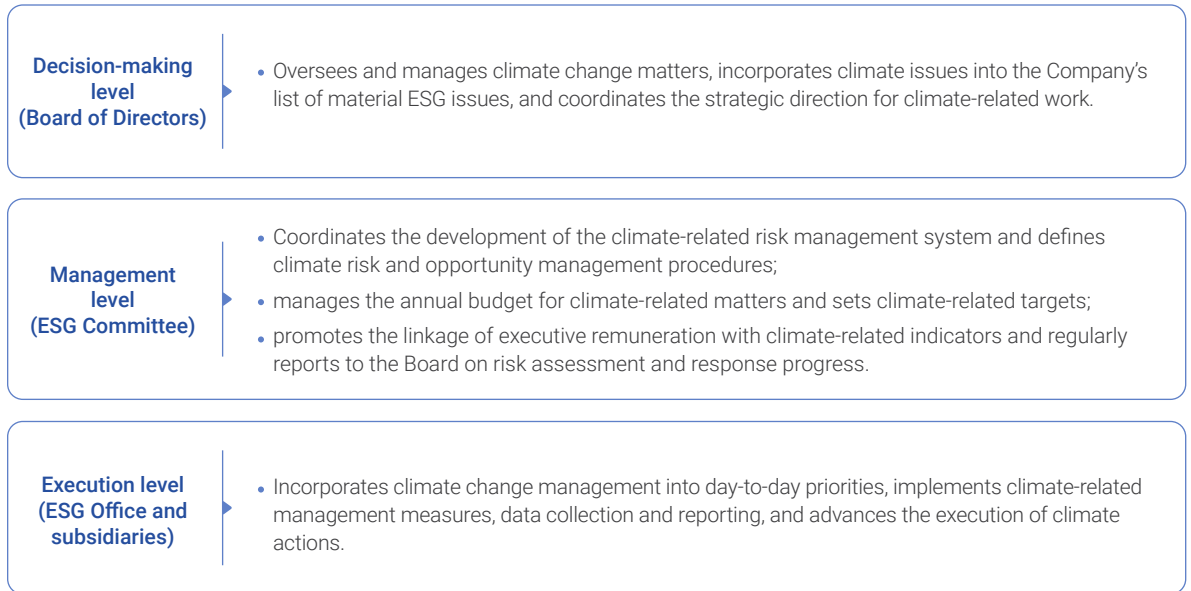


7.1 Addressing Climate Change

Governance Structure

FinVolution actively responds to global climate action and China's goals of reaching peak carbon emissions before 2030 and achieving carbon neutrality before 2060. Leveraging its integrated fintech strengths and with reference to domestic and international peer practices, the Company systematically advances climate-related work across four dimensions: governance, strategy, risk management, and metrics and targets. The Company has established a three-tier governance structure comprising the Board of Directors, the ESG Committee and the ESG Office, with clear responsibilities at each level to ensure the effective implementation of climate-related objectives, policies and plans.

FinVolution Governance Structure for Addressing Climate Change





Climate-related Strategy

The Company recognizes the far-reaching impacts of climate change and the necessity and urgency of taking responsive measures. It focuses on identified climate-related risks and opportunities, analyses their potential impacts on the Company's business model and value chain, and systematically assesses their specific effects on the Company's current and expected financial position, operating results and business performance.

Analysis of FinVolution's Climate-related Risks, Opportunities and Management Strategies

Risk or Opportunity	Specific Description	Time Horizon	Potential Financial Impact	Management Strategy
Risks				
Policy and legal risks	Domestic and overseas carbon-reduction policies and regulations continue to tighten. The Company may face compliance risks if it fails to meet policy and regulatory requirements. In addition, heightened climate-related regulatory requirements may increase compliance costs.	Short, medium and long term	Increase in operating costs	Establish a dynamic tracking mechanism for carbon regulation and compliance; develop internal carbon-reduction pathways based on business travel carbon accounting and energy-saving retrofit data; improve internal control and compliance procedures to proactively address regulatory requirements.
Market risk	Low-carbon policies may affect market supply and demand. If the Company cannot meet demand for climate-friendly financial products, its market competitiveness may decline and revenue may decrease.	Medium and long term	Increase in operating costs Decrease in operating revenue	Incorporate climate-friendly financial products into medium- and long-term innovation planning; regularly monitor green finance market dynamics and dynamically adjust business strategies to avoid loss of market share.
Reputational risk	Stakeholders are paying increasing attention to the Company's climate action performance. Failure to respond effectively to climate change or fulfill climate commitments may damage brand reputation and reduce customer trust.	Medium and long term	Decrease in operating revenue	Conduct climate-related public opinion monitoring through the public opinion monitoring system; regularly disclose climate action progress through ESG reports and investor communication meetings to enhance transparency for stakeholders.
Acute physical risk	Increasing frequency and intensity of extreme weather events, such as typhoons and floods, may damage data centers and server rooms, resulting in impairment of fixed assets and business interruption.	Short and medium term	Impairment of fixed assets Increase in operating costs Decrease in operating revenue	Conduct regular disaster-prevention risk inspections of data centers, server rooms and business sites; improve backup power supply, data backup and other disaster recovery measures; rely on business continuity plans to respond to operational disruptions caused by extreme weather.
Chronic physical risk	Extreme heat waves and sea-level rise caused by climate change may damage infrastructure, hinder business operations, affect asset profitability and customers' repayment capacity, and lead to service interruptions.	Long term	Increase in operating costs Decrease in operating revenue	Conduct qualitative climate resilience assessments of office premises; advance energy-saving retrofits such as energy-efficient lighting and fresh-air systems to improve heat resilience; develop contingency plans for high-temperature weather to reduce the risk of service interruption.



Risk or Opportunity	Specific Description	Time Horizon	Potential Financial Impact	Management Strategy
Opportunities				
Market opportunity	Driven by China's dual carbon goals, demand for green and low-carbon financial services is growing. Providing financial support to green industries can enhance market competitiveness.	Medium and long term	Increase in operating revenue	Study policies and development trends in green and low-carbon industries, identify high-potential market segments, and provide customized financial solutions for green industry clients to enhance market penetration.
Product and service opportunity	As green financial products and market systems continue to mature, the Company can improve its market position and drive business growth by creating green financial products and services.	Short, medium and long term	Increase in operating revenue	Conduct market research and feasibility analysis for green financial products; leverage fintech strengths to explore financial service scenarios suited to energy conservation, environmental protection, clean energy and other fields.
Resource efficiency opportunity	Optimizing office resource use and promoting the circular economy can reduce operating costs for office materials and energy, while enhancing the Company's green image and meeting stakeholder expectations.	Short and medium term	Decrease in operating costs	Continue to promote paperless office practices, recycling of courier boxes and double-sided printing; optimize procurement procedures for office materials to reduce waste; track resource efficiency data and continuously identify opportunities for energy and resource conservation.
Energy source opportunity	With the wider adoption of green electricity and supportive policies, optimizing the Company's energy mix and prioritizing green power can reduce carbon emission costs, meet carbon-reduction compliance requirements and enhance green brand competitiveness.	Medium and long term	Decrease in operating costs	Assess the feasibility of green power procurement for office premises, prioritize municipal green electricity where available, advance energy-saving retrofits in office areas, reduce overall energy consumption, and track green power policy developments to gradually optimize the energy mix.

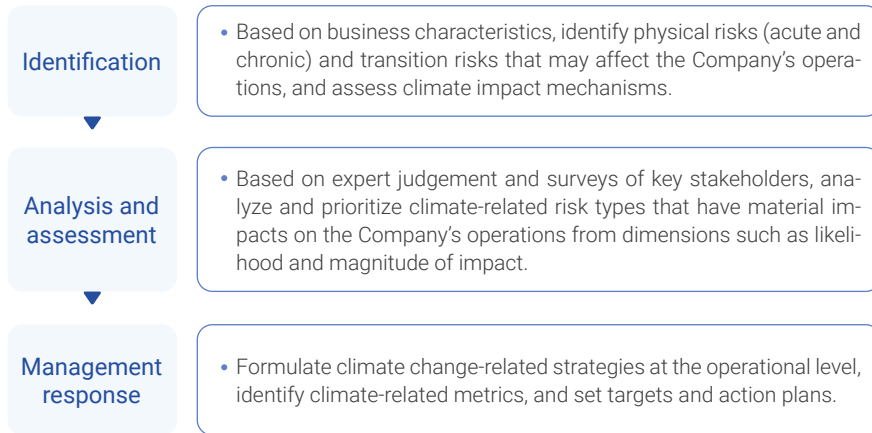




Climate-related Risk Management

The Company has incorporated climate-related risks into its ESG risk management system and established closed-loop management procedures covering identification, analysis and assessment, and management response.

FinVolution Climate-related Risk Management Procedures

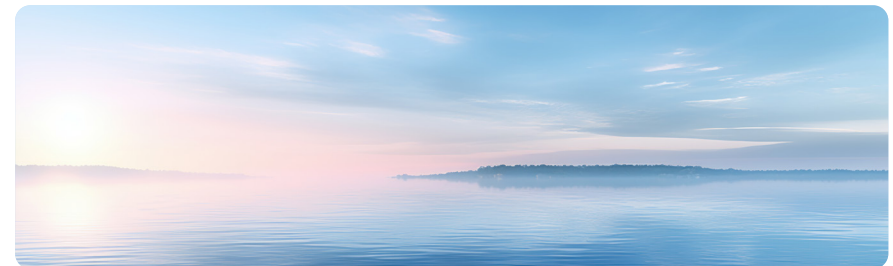
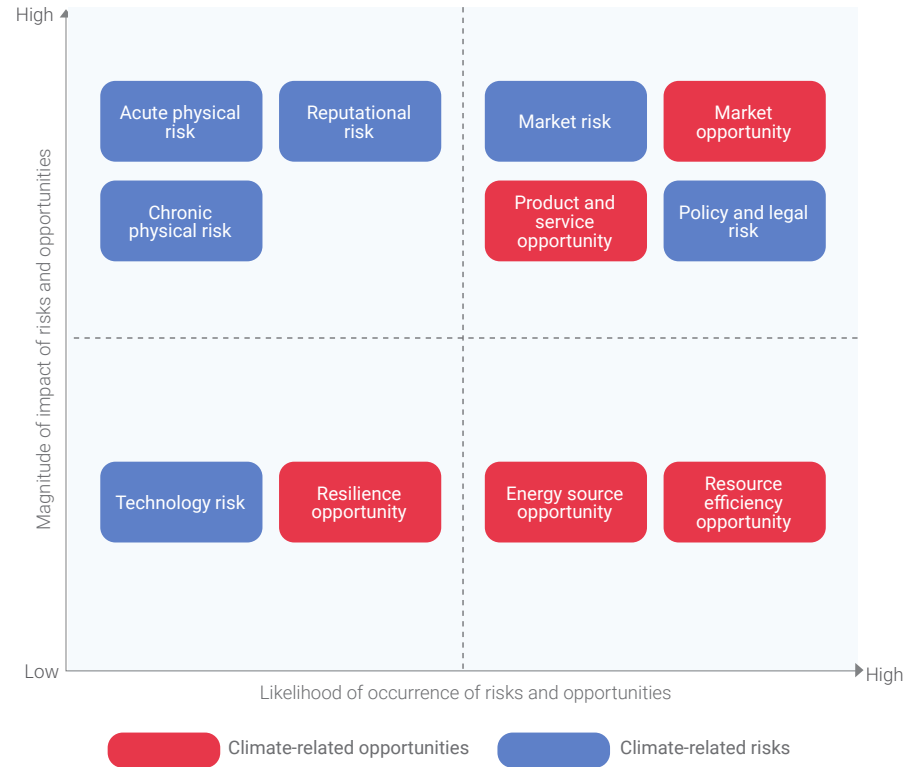


With reference to authoritative external standards and taking into account its business characteristics, the Company assessed climate-related risks and opportunities. It identified six climate-related risks and five climate-related opportunities and confirmed the following priority areas:

Priority risks
policy and legal risks, and market risk

Priority opportunities
market opportunity, and product and service opportunity.

FinVolution Climate Risk and Opportunity Matrix





FinVolution Low-carbon Actions

Strengthening internal low-carbon actions

- ▶ Implement the Environmental Action Alliance to encourage employees to participate in low-carbon actions.
- ▶ Promote low-carbon office practices and green commuting, including paperless office practices, double-sided printing and reuse of materials, to reduce carbon emissions in office operations.
- ▶ Implement energy-saving retrofit projects, including replacement of energy-efficient lighting and upgrades to fresh-air systems, to improve energy efficiency in office premises.

Promoting low-carbon finance business

- ▶ Leverage fintech strengths to explore green finance scenarios and provide digital financial service support for green and low-carbon sectors.
- ▶ Empower partner financial institutions with technology to support digital upgrades and risk control optimization in their green finance business.

Improving carbon-inclusive mechanisms

- ▶ Explore carbon-inclusive elements in business scenarios to guide users towards low-carbon behaviors.
- ▶ Carry out communications on carbon neutrality targets and low-carbon concepts for employees and users, conveying the concept of green and sustainable development.



Climate-related Metrics and Targets

To systematically advance climate change management, the Company has set climate-related metrics and targets for its own operations. It continuously monitors the impacts of climate-related risks on sustainable development, assesses the effectiveness of climate management practices, and improves the effectiveness of its climate response work.



The Company implements China's national dual carbon strategy and has set the following carbon neutrality target:

Since 2020, the Company has gradually advanced carbon neutrality for operational emissions (Scope 1 and Scope 2). It aims to reach peak carbon emissions by 2030 and achieve net-zero greenhouse gas emissions from its own operations before 2060.

The Company uses greenhouse gas emissions performance as a core benchmark for tracking climate management progress. With reference to ISO 14064-1:2018, it conducts annual greenhouse gas inventories for Scope 1 and Scope 2 and obtains verification statements, laying a data foundation for emissions reduction. On this basis, the Company is gradually extending the accounting boundary to value chain emissions (Scope 3). In 2025, based on data from its business travel platform, the Company collected and managed carbon emissions data related to business travel, continuing to advance towards net-zero emissions across the value chain and demonstrating its commitment to low-carbon operations and a net-zero society.

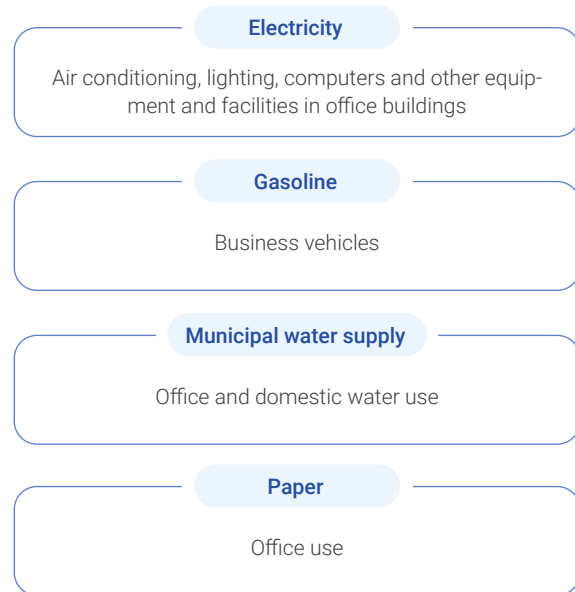


7.2 Resource Utilization and Circularity

Promoting Resource Conservation and Efficient Use

The Company is progressively refining the management of energy and resource use in daily operations. Through various measures and capability building, it continues to improve internal management, strengthen employees' awareness of resource conservation, comprehensively reduce the environmental impact of office operations, and build a green workplace.

FinVolution Resource Types and Use Scenarios



Key Measures and Outcomes of Resource Conservation and Efficient Use at FinVolution

Measure	Specific Actions
Resource optimization and coordination	<p>Space planning optimization: Optimize office space layouts according to headcount and business needs to improve space utilization; precisely control the operation of lighting, air conditioning and other equipment in office areas to reduce energy waste caused by dispersed occupancy.</p> <p>Energy-saving equipment upgrades: In 2025, the Company completed a full replacement of energy-saving lighting across office buildings, covering office areas, corridors, meeting rooms and restrooms, replacing high-energy-consuming fixtures. LED energy-saving equipment is used in office areas; refrigerators, freezers and other appliances are selected from low-energy models; all restroom taps use sensor-based water-saving equipment; toilet bowls and sanitary fixtures across the building were upgraded during renovations on the 2nd and 7th floors.</p> <p>Energy mix adjustment: Encourage employees to prioritize public transport for commuting and advocate the purchase of new energy vehicles; promote suppliers' replacement of employee shuttle buses with new energy electric vehicles to reduce fuel consumption and carbon emissions. In 2025, new energy vehicles accounted for approximately 53% of vehicles used by employees.</p> <p>Equipment energy-saving management: Turn off printers and water dispensers on a timed basis, regulate air conditioning use according to indoor temperature, upgrade fresh-air systems, optimize fresh-air routes and improve ventilation efficiency. Air conditioning is turned off in spring and autumn, with fresh-air ventilation used instead, reducing air-conditioning energy consumption and equipment load. Public areas are inspected regularly to ensure idle electrical equipment is switched off in a timely manner.</p>
	<p>Smart space control: Implemented an occupancy sensor-based meeting room release system, which uses intelligent identification technology to monitor occupancy in real time and automatically release spaces when unoccupied, enabling energy and carbon reduction and efficient resource use. In 2025, the system released meeting rooms 17,566 times, with accuracy close to 100%.</p> <p>Automated process handling: Use automation technology to automate repetitive and routine business procedures, reducing manual operations and freeing human resources for higher-value work.</p>
	<p>Electronic document management: Establish an electronic document management system to digitally store and share office documents, reducing the printing and circulation of paper documents.</p> <p>Online approval procedures: Digitize reimbursement and business travel approval procedures to reduce the circulation of paper approval forms, improving approval efficiency while saving paper.</p> <p>Expansion of paperless scenarios: Promote paperless interviews and eliminate paper printing of resumes and interview registration forms, saving approximately 1,200 sheets of A4 paper per month; launch an electronic visitor system to replace traditional paper registration procedures and reduce paper consumption; the Company's Australian business platform has achieved 100% paperless digital loan services, reducing the environmental footprint of business processes.</p>



Green Operations and Resource Recycling

The Company adheres to the principles of green operations and promotes low-carbon office practices, low-carbon procurement and low-carbon commuting. It implements the 3R principle of reduce, reuse and recycle to continuously reduce the environmental impact of operations. Offices in all locations strictly comply with local waste sorting policies and advance resource recycling through multiple measures to improve resource use efficiency.

FinVolution Resource Recycling Measures



Sorting and recycling

- Set up clear waste sorting instructions and recycling stations in office premises, encouraging employees to sort and recycle office waste such as paper, plastics and metals, thereby increasing the resource recovery rate of recyclables.



Shared stationery

- Set up shared stationery corners to provide reusable office supplies such as pens, binding materials and scissors, reducing consumption of disposable stationery.



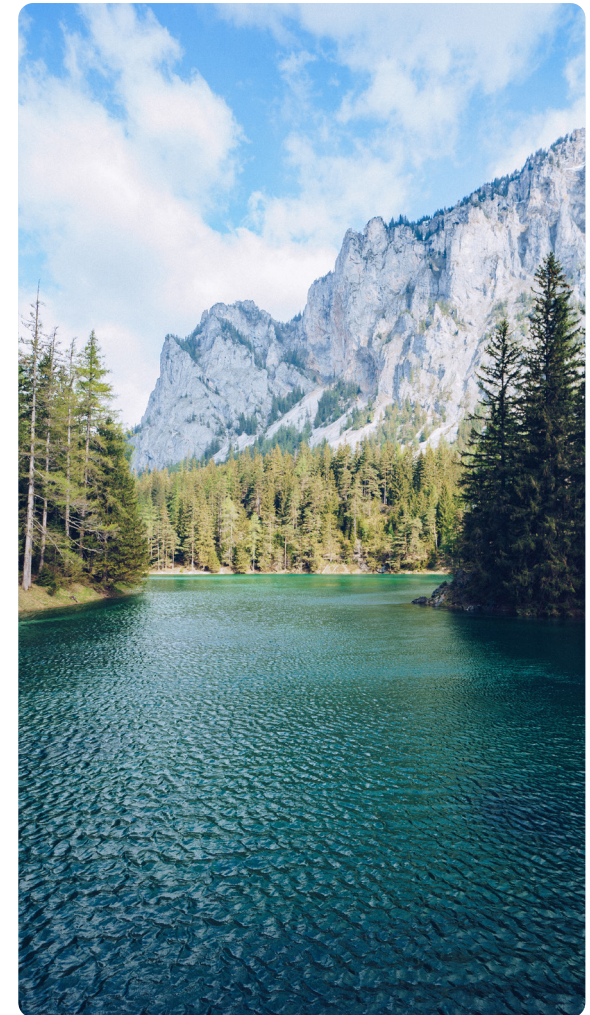
Reuse

- Collect reusable cardboard boxes in courier rooms for internal mailing; collect unused tissues from meeting rooms and place them at service desks for employee use, reducing material waste.
- Use reusable designs for annual festival welfare packaging, such as repurposing packaging into bookshelves to enable packaging reuse.



Double-sided printing

- Set double-sided printing as the default printer setting and require double-sided printing for documents that must be printed, reducing office paper consumption.





7.3 Pollution Prevention and Ecosystem Protection

Strengthening Waste Management

The Company strictly complies with the Law of the People’s Republic of China on the Prevention and Control of Environmental Pollution by Solid Wastes, the Administrative Measures for the Prevention and Control of Environmental Pollution by Electronic Waste and other laws and regulations, and has established and improved its waste management system.

For wastewater management, the Company’s wastewater is mainly domestic wastewater, all of which is discharged into the municipal pipeline network and transported to wastewater treatment plants for purification and treatment. The Company does not discharge industrial wastewater, ensuring compliant disposal.

For waste management, the Company has established classification management procedures in accordance with the Law of the People’s Republic of China on the Prevention and Control of Environmental Pollution by Solid Wastes and other regulatory requirements. For non-hazardous waste such as office paper, courier boxes, glass and kitchen waste, and hazardous waste such as toner cartridges, drum cartridges and batteries, the Company adopts differentiated treatment procedures to ensure timely and proper disposal of all types of waste and fulfill its environmental responsibilities.

Types of Waste and Treatment Methods at FinVolution

Waste Category	Waste Type	Treatment Method
Non-hazardous waste	Office paper, courier boxes, glass, kitchen waste, etc.	Sorted and recycled in a standardized manner and handed over to qualified third-party institutions for proper disposal.
Hazardous waste	Toner cartridges, drum cartridges, batteries, etc.	Collected by suppliers on site for compliant disposal.

Million Forest Plan and Desertification Control

Upholding an ecology-first philosophy, the Company complies with the Forest Law of the People’s Republic of China, the Regulations on the Implementation of the Forestry Law of the People’s Republic of China, the Regulations of the People’s Republic of China on Wild Plants Protection, the Wild Animals Protection Law of the People’s Republic of China, the Regulations on Conversion of Farmland to Forests, the Regulation on Protection of Wild Medicinal Resources, the United Nations Convention on Biological Diversity and other relevant laws, regulations and international conventions, and comprehensively advances biodiversity conservation. Through systematic screening and assessment, the Company has confirmed that it does not own, lease or operate any premises in nature reserves or biodiversity-rich areas, thereby avoiding potential impacts on the environment from source.

The Company has long participated in the China Green Foundation’s Million Forest Plan, continuing to support desertification control and ecological restoration in Inner Mongolia. During World Environment Day 2025, the Company launched the FinVolution Charity Forest project. Through an employee donation plus corporate matching mechanism, it donated 2,209 trees to desertification-affected areas in Inner Mongolia. The trees were planted in Horqin Left Rear Banner, Tongliao City, and planting was completed in March 2026, supporting local ecological restoration. Going forward, the Company will continue to deepen green philanthropy and, guided by the principle of planting, protecting and cherishing greenery, take concrete actions to safeguard the environment.





ESG Data Tables and Notes

Data Coverage for the Reporting Period

In accordance with the principles of quantification and consistency, the Company discloses quantitative performance indicators that reflect the effectiveness of its ESG management. Unless otherwise stated, the data coverage for the reporting period is consistent with the scope of the Company's consolidated financial statements.

All intensity metrics are calculated using the total number of employees as the denominator. The coverage includes full-time, part-time, labor dispatch arrangements, internships and other forms of employment.

Changes from Prior Years

For performance metrics added since 2023, historical data that were not retrospectively tracked are presented as “—”.

Economic Performance Index

Performance metrics	Unit	2023	2024	2025
Total revenue	RMB thousand	12,547,445	13,065,824	13,569,483
Total profit ¹	RMB thousand	2,778,585	2,845,250	3,101,445
Net profit attributable to shareholders	RMB thousand	2,340,835	2,383,146	2,542,405
Total assets	RMB thousand	21,293,673	23,607,121	25,413,604
Tax paid ²	RMB thousand	395,100	457,405	556,243
Financial subsidies granted by the government ³	RMB thousand	164,907	150,685	118,141
Earnings per ADS	RMB/ADS ⁴	8.5	9.3	10.1

Notes:

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

[2] Total tax amount refers to income tax expense.

[3] Government financial subsidies mainly comprise support funds granted based on tax contribution.

[4] RMB per ADS represents Renminbi per American Depositary Share



Corporate Governance Enhancement Performance Index

Performance metrics	Unit	2023	2024	2025
Number of Directors on the Board	Person(s)	7	7	7
Executive directors	Person(s)	2	2	2
Non-executive directors and independent directors	Person(s)	5	5	5
Percentage of independent directors	%	28.6	28.6	42.9
Number of directors with sustainability or climate-related experience	Person(s)	–	–	7
Number of directors with cybersecurity or risk management backgrounds	Person(s)	–	–	7
Frequency of Board review of ESG matters	Times/year	–	–	1
Average attendance at Board meetings	%	100.0	100.0	100.0
Percentage of Directors on the Board whose payment is linked to ESG performance	%	14.3	14.3	14.3
Number of cases of significant fines and non-monetary sanctions for non-compliance with laws and regulations in social and economic areas	Case(s)	0	0	0
Total amount of fines imposed for violations of laws and regulations in social and economic areas	RMB thousand	0	0	0

Risk Management Enhancement Performance Index

Performance metrics	Unit	2023	2024	2025
Number of risk management-themed trainings conducted by the Company for Non-executive Directors	Times	1	4	4
Percentage of non-executive directors covered by risk management-themed training	%	100.0	100.0	100.0
Number of risk management-themed trainings conducted by the Company for employees ¹	Times	1	39	48
Percentage of employees covered by risk management-themed training	%	100.0	100.0	100.0
Number of newly concluded litigation and administrative penalty cases ²	Case(s)	44	96	167
Among them, number of resolved litigations and administrative penalty cases ²	Case(s)	36	68	164
Economic losses caused by litigation and administrative penalty cases	RMB thousand	23	30	0

Notes:

[1] In 2024, the Company included business analysis (BA) courses in risk management training, resulting in an increase in the number of training sessions compared with the previous year.

[2] With increasing public awareness and more stringent laws and regulations, the number of newly filed and concluded litigation cases increased. The Company has taken measures including strengthening internal control and compliance management, enhancing employees' legal awareness and ethical standards, and reinforcing cooperation with industry organizations to prevent and respond to litigation risks.



Business Ethics Performance Index

Performance metrics	Unit	2023	2024	2025
Percentage of operational office coverage for which corruption risk assessments have been conducted	%	100.0	100.0	100.0
Percentage of subsidiary coverage for which corruption risk assessments have been conducted	%	100.0	100.0	100.0
Percentage of Company's anti-corruption policies and procedures that have been communicated to:	%	100.0	100.0	100.0
Board members	%	100.0	100.0	100.0
Employees	%	100.0	100.0	100.0
Suppliers	%	100.0	100.0	100.0
Business partners	%	100.0	100.0	100.0
Number of suppliers with anti-corruption agreements ¹	Supplier(s)	143	395	477
Percentage of suppliers with anti-corruption agreements ^{1,2}	%	10.2	22.6	23.0
Number of directors involved in anti-corruption training	Person(s)	7	7	7
Total hours of anti-corruption training for directors	Hour(s)	7	28	28
Number of staff involved in anti-corruption training	Person(s)	5,196	6,237	6,494
Total hours of staff anti-corruption training	Hour(s)	41,568	49,896	51,952
Number of confirmed incidents of corruption	Case(s)	0	0	0
Number of cases in which employees have been dismissed or subject to disciplinary actions	Case(s)	0	0	0
Number of cases of termination or non-renewal of contracts with partners due to corruption-related violations	Case(s)	0	0	0

Performance metrics	Unit	2023	2024	2025
Total number of violations of anti-corruption related regulations	Case(s)	0	0	0
Number of corruption case brought and concluded against the Company or its employees	Case(s)	0	0	0
Number of employees reprimanded for other violations (conflict of interest, leaking information, etc.)	Person(s)	0	0	0
Number of whistleblowing reports during the year	Case(s)	—	—	1
Number of substantiated cases after investigation	Case(s)	—	—	0
Case closure rate	%	—	—	100.0
Average handling period	Day(s)	—	—	10
Number of violations of laws and regulations related to anti-money laundering or insider trading	Case(s)	0	0	0
Number of violations of laws and regulations related to preventing conflicts of interest	Case(s)	0	0	0
Number of cases in which the Company has been sanctioned by relevant authorities due to unfair competition in operations or violations of antitrust or anti-monopoly laws	Case(s)	0	0	0
Number of employees reprimanded for corruption (embezzlement, bribery, or abuse of power)	Person(s)	0	0	0

Notes:

[1] Since 2023, the Company has gradually optimized supplier management procedures and upgraded its practice to signing compliance and business ethics commitment letters with suppliers, steadily increasing both the number and percentage of suppliers signing anti-corruption agreements.

[2] Percentage of suppliers that signed anti-corruption agreements = number of suppliers signing anti-corruption agreements / total number of suppliers × 100%.



Inclusive Finance and Services for Small and Micro Businesses Performance Index

Performance metrics		Unit	2023	2024	2025
Percentage of borrowers with higher credit scores (Level I-IV)		%	97.4	96.0	93.8
Inclusive finance transactions		Times	30,636,060	38,161,010	78,691,870
Loan origination volume		RMB thousand	194,291,360	206,146,612	200,275,960
By geographic region	Mainland China	RMB thousand	186,437,598	196,087,274	186,308,271
	Overseas	RMB thousand	7,853,762	10,059,338	13,967,688
Cumulative registered users		User(s)	180,212,420	208,257,670	239,574,090
By geographic region	Registered users in mainland China	User(s)	155,574,460	172,593,450	187,424,840
	Registered users in overseas markets	User(s)	24,637,960	35,664,220	52,149,250
Institutional funding partners active on our platforms in China (cumulative)		Institution(s)	94	110	115
Small-business owners we served in mainland China		Business(es)	811,210	825,910	718,670
Total loan origination amount of our small-business loan products in mainland China		RMB thousand	47,091,870	57,826,509	54,210,938
Default rate for inclusive finance clients		%	1.9	2.1	2.9

Sustainable Finance Performance Index

Performance metrics		Unit	2023	2024	2025
Scale of green or socially responsible loans		RMB thousand	47,091,870	57,826,509	54,210,938
Scale of sustainable finance portfolio		RMB thousand	—	—	274,700

Fintech Innovation Performance Index

Performance metrics		Unit	2023	2024	2025
R&D spending		RMB thousand	510,986	496,740	536,617
R&D spending as a percentage of operating revenue ¹		%	4.1	3.8	4.0
Number of R&D staff		Person(s)	698	780	743
R&D staff as a percentage of total staff ²		%	19.1	21.5	19.2
Patent applications during the reporting period		Item(s)	17	17	21
Granted patents during the reporting period		Item(s)	12	5	2
Cumulative granted patents ³		Item(s)	53	59	51
Number of invention patents applied to the principal business		Item(s)	—	49	50
Trademark applications during the reporting period		Item(s)	43	31	47
Granted trademarks during the reporting period		Item(s)	21	16	26
Cumulative owned trademarks ³		Item(s)	338	376	413
New computer software copyrights obtained during the reporting period		Item(s)	27	48	29
Cumulative owned computer software copyrights ³		Item(s)	239	287	302

Notes:

[1] R&D expenses as a percentage of operating revenue = R&D expenses / operating revenue × 100%.

[2] Percentage of R&D personnel = number of R&D personnel / number of full-time employees × 100%.

[3] Due to adjustments to the Company's business strategy, certain patents and trademarks were transferred or acquired. As a result, the annual changes in cumulative granted patents, trademark holdings and software copyrights may differ from the number of patents granted, trademarks approved and software copyrights added during the reporting period.



Product and Service Enhancement Performance Index

Performance metrics	Unit	2023	2024	2025
Number of employees trained to improve product and service quality ¹	Person-times	55,051	63,174	61,617
Total product and service quality-related training hours ¹	Hour(s)	40,872	43,651	53,689
Product and service violations in health, safety and labeling	Case(s)	0	0	0
Percentage of products/services recalled due to safety, health or labeling issues	%	0	0	0
Number of improper sales or misleading sales incidents	Case(s)	—	—	253
Customer compensation or dispute settlement amount	RMB thousand	—	—	447
Received customer complaints about products and services ²	Case(s)	5,400	6,587	5,967
Complaint handling rate	%	100.0	100.0	100.0
Average complaint handling time	Day(s)	—	—	2.5
Repeat complaint rate	%	—	—	7.9
Customer satisfaction survey coverage	%	100.0	100.0	100.0
Percentage of customers showing high satisfaction in customer satisfaction surveys	%	98.5	98.0	98.5
Violations in marketing, including advertising, sales promotion and sponsorship	Case(s)	0	0	0
Amount involved in major liability incidents related to product and service safety and quality during the reporting period	RMB thousand	—	0	0

Notes:

[1] In 2025, the Company deepened the development of its compliance and consumer protection system, advanced digital transformation, and improved end-to-end service quality management. As a result, employee participation and total training hours related to product and service quality increased compared with the previous year.

[2] The statistical scope covers complaints raised by customers who used human-assisted customer service.

Data Security and Privacy Protection Performance Index

Performance metrics	Unit	2023	2024	2025
Percentage of information security facilities/operational offices that have obtained ISO/IEC 27001 certification ¹	%	12.5	21.5	22.2
Violations in information security ²	Case(s)	0	0	1
Total number of clients, customers and employees affected by information security-related violations	Person(s)	0	0	0
Frequency of penetration testing and vulnerability scanning	Times/year	—	—	4
Trainings on employees' personal information security ³	Times	15	33	47
Number of employee personal information security trainees	Person(s)	2,636	2,151	1,815
Percentage of employees trained on information security ⁴	%	50.7	34.5	27.9
Total training hours on employees' personal information security ⁴	Hour(s)	6,243	4,665	7,640
Average information security training hours per employee ⁵	Hour(s)	1.2	0.8	1.2
Trainings and assessments in the specialized field of personal information security ⁶	Times	1	21	83
Participants in training and assessment in the field of personal information security ⁶	Person(s)	13	102	170



Performance metrics	Unit	2023	2024	2025
People who have passed the training assessment in the specialized field of personal information security ⁶	Person(s)	13	102	166
Training on customer privacy protection ⁷	Times	6	24	34
Number of customer privacy protection trainees	Person(s)	2,636	2,151	1,747
Total training hours on customer privacy protection	Hour(s)	2,736	2,080	3,202

Notes:

[1] As of the end of 2025, the Shanghai, Hainan, Philippines and Indonesia operating sites had obtained ISO/IEC 27001 information security management system certification, while other operating sites were developing their information security management systems in accordance with ISO/IEC 27001 requirements.

[2] In 2025, the Company's WeChat Official Account had a default consent setting for the privacy policy, which did not meet relevant personal information protection requirements. This has been rectified by requiring users to provide manual confirmation, and the Company has strengthened pre-launch reviews, regular self-inspections and training.

[3] Since 2024, the Company has strengthened information security training, resulting in an increase in the number of personal information security training sessions for employees compared with the previous year.

[4] Percentage of employees covered by information security training = number of employees covered by personal information security training / total number of employees × 100%.

[5] Average information security training hours per employee = total hours of information security-related training received by employees / total number of employees. In 2025, the Company increased the frequency of awareness communications and training.

[6] In 2024, the Company further strengthened information security management and deepened training and assessment in specialized areas of personal information security. The number of training and assessment sessions, participants and participants who passed all increased compared with the previous year.

[7] Since 2024, the Company has increased training on customer privacy protection, resulting in a higher number of customer privacy protection training sessions for employees compared with the previous year.

Diversity and Equal Employment Opportunity Performance Index

Performance metrics	Unit	2023	2024	2025	
Total employees	Person(s)	5,196	6,237	6,494	
By gender	Male	Person(s)	2,914	3,468	3,580
	Female	Person(s)	2,282	2,769	2,914
By nationality	Chinese	Person(s)	4,028	4,483	6,160
	Foreign	Person(s)	1,168	1,754	334
By geographic region	In mainland China	Person(s)	4,102	4,537	6,162
	Overseas ¹	Person(s)	1,094	1,700	332
By age group	Under 30	Person(s)	2,857	3,331	3,756
	30-50	Person(s)	2,336	2,895	2,720
	Above 50	Person(s)	3	11	18
By cohort level	Senior	Person(s)	11	9	13
	Mid-level	Person(s)	131	134	242
	Junior	Person(s)	5,054	6,094	6,239
By employment type ¹	Full-time	Person(s)	3,648	3,623	3,869
	Part-time	Person(s)	88	62	57
	Other types	Person(s)	1,460	2,552	2,568
Profile of full-time employees	Person(s)	3,648	3,623	3,869	
By gender	Male	Person(s)	2,092	1,964	2,063
	Female	Person(s)	1,556	1,659	1,806



Performance metrics		Unit	2023	2024	2025
By geographic region	In mainland China	Person(s)	3,568	3,479	3,685
	Overseas	Person(s)	80	144	184
Total new employees		Person(s)	3,328	3,198	2,877
By gender	Male	Person(s)	2,035	1,302	1,681
	Female	Person(s)	1,293	1,896	1,196
By geographic region	In mainland China	Person(s)	2,287	2,121	2,777
	Overseas	Person(s)	1,041	1,077	100
Gender pay gap as a percentage	Average salary	%	4.0	3.6	2.7
	Average bonus	%	4.0	1.4	-1.0
Number of Han Chinese employees		Person(s)	3,837	4,225	5,877
Number of employees from ethnic minority groups ²		Person(s)	191	258	283
Percentage of employees from ethnic minority groups ³		%	3.7	4.1	4.4
Disabled employees		Person(s)	2	2	3
Number of management staff from ethnic minority groups		Person(s)	4	4	6
Number of management staff from foreign nationalities		Person(s)	14	19	24
Women holding managerial positions in revenue-generating departments as a percentage of managers in all revenue-generating departments		%	34.9	30.0	37.2
Incidents of discrimination		Case(s)	0	0	0

Performance metrics		Unit	2023	2024	2025
Employment contract signing rate		%	100.0	100.0	100.0
Social insurance coverage		%	100.0	100.0	100.0
Compliance rate with local minimum wage standards		%	100.0	100.0	100.0
Percentage of union members employees ⁴		%	100.0	100.0	100.0
Employee engagement		%	77.2	73.0	69.0
Employee engagement survey coverage rate ⁵		%	55.3	56.7	56.8
Percentage of employees with high satisfaction in employee satisfaction surveys		%	71.3	73.2	73.1
Employee satisfaction survey coverage rate ⁵		%	55.3	56.7	56.8

Notes:

[1] The total number of full-time employees includes regular full-time employees and is consistent with the employee count disclosed in FinVolution's annual report. In 2023, to align with the financial reporting scope, outsourced personnel were not included under other forms of employment, resulting in a significant year-on-year change for this category. Outsourced personnel were also not included in employees working in Hong Kong, Macao, Taiwan and overseas in 2023, resulting in a significant year-on-year change for that category.

[2] The statistical scope of ethnic minority employees covers non-Han employees working in mainland China.

[3] Percentage of ethnic minority employees = number of ethnic minority employees / total number of employees × 100%.

[4] Percentage of trade union members = number of employees who are trade union members / total number of employees in subsidiaries with established trade unions × 100%.

[5] Coverage rate of employee engagement (satisfaction) survey = number of employees participating in the employee engagement (satisfaction) survey / total number of employees × 100%.



Benefits and Rights Protection Performance Index

Performance metrics		Unit	2023	2024	2025
Employees who participated in parental leave		Person(s)	273	260	311
By gender	Male	Person(s)	137	126	141
	Female	Person(s)	136	134	170
Employees who returned to work after parental leave		Person(s)	224	228	269
By gender	Male	Person(s)	111	113	119
	Female	Person(s)	113	115	150
Employees who returned to work and still work for the Company 12 months after parental leave		Person(s)	209	222	263
By gender	Male	Person(s)	106	108	116
	Female	Person(s)	103	114	147
Return-to-work rate after parental leave ¹		%	82.1	87.7	86.5
By gender	Male	%	81.0	89.7	84.4
	Female	%	83.1	85.8	88.2
Retention Rate after parental leave ²		%	93.3	97.4	97.8
By gender	Male	%	95.5	95.6	97.5
	Female	%	91.2	99.1	98.0

Notes:

[1] Return-to-work rate after parental leave = number of employees who returned to work during the reporting period after parental leave / total number of employees expected to return after parental leave × 100%.

[2] Retention rate after parental leave = number of employees who returned to work after parental leave and remained employed 12 months later / total number of employees who returned to work after parental leave in the previous reporting period × 100%.

Training and Career Development Performance Index

Performance metrics		Unit	2023	2024	2025
Number of employees receiving regular performance and career development appraisals		Person(s)	5,196	6,237	6,494
Percentage of employees receiving regular performance and career development appraisals ¹		%	100.0	100.0	100.0
Total training expenditure for employees		RMB	4,892,777.0	4,601,420.0	4,800,357.0
Average training cost per employee ²		RMB	941.6	737.8	739.2
Total number of courses on the online learning platform		Course(s)	1,286	2,553	3,289
Total number of enrollments on the online learning platform		Person-times	8,739	16,024	17,212
Percentage of trained employees ³		%	100.0	100.0	100.0
By gender	Male	%	56.1	55.6	64.2
	Female	%	43.9	44.4	35.8
By age group	Under 30	%	55.0	53.4	59.3
	30-50	%	44.9	46.4	40.7
	Over 50	%	0.1	0.2	0.0
By cohort level	Senior	%	0.2	0.1	0.1
	Mid-level	%	2.5	2.2	11.1
	Junior	%	97.3	97.7	88.8

Notes:

[1] Percentage of employees receiving regular performance and career development reviews = number of employees receiving regular performance and career development reviews / total number of employees × 100%.

[2] Average training expenditure per employee = total employee training expenditure / total number of employees.

[3] Training coverage rate by employee category = number of employees in the category who received training / total number of employees who received training × 100%.



Performance metrics		Unit	2023	2024	2025
By employment type	Full-time	%	66.7	58.1	100.0
	Part-time	%	1.7	1.0	0.0
	Other types	%	31.6	40.9	0.0
Average number of training hours ⁴		Hour(s)	41.6	30.9	38.4
By nationality	Chinese	Hour(s)	41.6	30.9	38.4
	Foreign	Hour(s)	41.6	30.9	38.4

Notes:

[4] Average annual training hours per employee by category = total training hours received by employees in the category / number of employees in the category.

Occupational Health and Safety Performance Index

Performance metrics	Unit	2023	2024	2025
Occupational disease incidence rate among employees	%	0	0	0
Percentage of subsidiaries that conduct internal audits related to occupational health and safety	%	100.0	100.0	100.0
The number of recordable work-related injuries ¹	Case(s)	7	6	9
The rate of recordable work-related injuries ¹	%	0.1	0.1	0.2
The number of fatalities resulting from work-related injuries	Person(s)	0	0	0
The rate of fatalities resulting from work-related injuries	%	0	0	0
The number of high-consequence work-related injuries (excluding fatalities)	Person(s)	0	0	0

Performance metrics		Unit	2023	2024	2025
The rate of high-consequence work-related injuries (excluding fatalities)		%	0	0	0
Lost days due to a work-related injury ¹		Day(s)	135	97	141
Total lost working hours due to a work-related injury		Hour(s)	1,080	776	1,128
Loss rate per million working hours ²		Dimensionless	103.9	62.2	86.9
By employee type	Full-time	Dimensionless	148.0	107.1	152.0
	Part-time	Dimensionless	0.0	0.0	0.0
	Other types	Dimensionless	0.0	0.0	0.0
Number of security personnel receiving formal security training		Person(s)	13	10	16

Notes:

[1] The Company strengthened communications on the prevention of occupational diseases and work-related injuries, enhancing employee awareness. In 2024, the number of work-related injury incidents, work-related injury rate and lost workdays due to work-related injuries decreased compared with 2023.

[2] Lost time injury rate per million working hours = total lost hours due to work-related injuries / total working hours × 1,000,000.

Empowering Rural Revitalization Performance Index

Performance metrics	Unit	2023	2024	2025
Proportion of operational sites involved in community engagement and development in their operating areas	%	68.8	70.6	84.2
Proportion of operational sites conducting impact assessments on the communities in their operating areas ¹	%	18.8	23.5	26.3

Notes:

[1] The Company conducted desertification risk and water pollution risk assessments for certain communities where its operating sites are located.



Performance metrics	Unit	2023	2024	2025
Number of operating sites identified as having actual or potential significant negative impacts on the communities in their operating areas	Operating site(s)	0	0	0
Rural revitalization investment ²	RMB thousand	570	388	442
Number of beneficiaries from rural revitalization	Person(s)	—	10,782	6,071

Notes:

[2] In 2023, the Company donated funds and supplies to villages, schools and families in need in Liangshan, Sichuan; Dingbian, Shaanxi; Ding'an, Hainan; Hefei, Anhui; Huangnan, Qinghai; Wuqing, Tianjin and other locations, supporting photovoltaic streetlights, teaching equipment, education assistance and rural revitalization. In 2024, the Company donated funds and supplies to charitable institutions and philanthropic organizations in Sanming, Fujian; Tianjin and other locations, supporting rural infrastructure, health and elderly care projects, East-West collaboration, improvements to primary healthcare facilities, and information technology development for grassroots philanthropic organizations. In 2025, the Company made targeted purchases of specialty agricultural products and donated funds to Eryuan, Yunnan; Liangshan, Sichuan; Dongjiang, Tianjin and other areas to implement projects including rural children's arts education, AI classroom construction, rural industrial roads, East-West collaboration assistance, and visits to elderly people and families in need, continuing to deepen its rural revitalization efforts.

Philanthropy and Community Engagement Performance Index

Performance metrics	Unit	2023	2024	2025
Welfare investment ¹	RMB thousand	3,974	2,143	2,692
Charity donations ²	RMB thousand	2,300	726	742
Total hours of volunteer work	Hour(s)	3,686	3,248	2,127
Total number of employees participating in volunteer work	Person(s)	231	100	155

Notes:

[1] In 2023, the Company made RMB 2.300 million in charitable donations for flood relief and rural revitalization across various regions, and invested RMB 1.674 million in philanthropic projects such as BRAVOSHOPS, consumer protection and visits to outdoor workers. In 2024, the Company donated RMB 0.726 million to the China Green Foundation, the Hainan Charity Federation and other organizations, and invested RMB 1.417 million in philanthropic projects such as BRAVOSHOPS, consumer protection and visits to outdoor workers. In 2025, the Company donated RMB 0.742 million to the Beijing Champion Dreams Sports Foundation, Liangshan Rural Revitalization Association and other organizations, and invested RMB 1.950 million in philanthropic projects such as BRAVOSHOPS, consumer protection and visits to outdoor workers.

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

Sustainable Supply Chain Management Performance Index

Performance metrics	Unit	2023	2024	2025
Total number of suppliers	Supplier(s)	1,400	1,746	2,072
By geographical region	In mainland china	1,320	1,531	1,917
	Overseas	80	215	155
By category	Tier 1 (direct)	1,350	1,700	2,021
	Non-level 1 (Indirect)	50	46	51
Total procurement expenditure ¹	RMB thousand	4,090,000	5,260,000	5,450,000
By geographical region	Suppliers in mainland china	3,900,000	4,900,000	4,740,000
	Suppliers overseas	190,000	360,000	710,000
Proportion of spending on local suppliers	%	95.4	93.2	87.0
Proportion of procurement officers trained in sustainable procurement	%	100.0	100.0	100.0
Suppliers applying the Company's standards in environment, labor rights and business ethics	Supplier(s)	59	60	44
The proportion of suppliers applying the Company's standards in environment, labor rights and business ethics	%	4.2	3.4	2.1
Suppliers approved by the Company's standards in environment, labor rights and business ethics	Supplier(s)	59	60	44
The proportion of suppliers approved by the Company's standards in environment, labor rights and business ethics	%	4.2	3.4	2.1
Number of suppliers identified as having actual or potential significant negative social and environmental impacts, and for whose relationship were terminated after evaluation	Supplier(s)	0	0	0



Performance metrics	Unit	2023	2024	2025
Number of suppliers identified as having actual or potential significant negative social and environmental impacts, and who received support in implementing corrective action plans	Supplier(s)	0	0	0
Proportion of suppliers identified as having actual and potential significant negative social and environmental impacts and who received support in implementing corrective action plans	%	0	0	0
New suppliers	Supplier(s)	300	235	326
New suppliers applying the Company's standards in environment, labor rights and business ethics	Supplier(s)	300	235	326
The proportion of new suppliers applying the Company's standards in environment, labor rights and business ethics	%	100.0	100.0	100.0
Percentage of key suppliers undergoing data security due diligence	%	—	—	—
Frequency of third-party data security audits	Times/year	—	—	—
Number of third-party information security incidents	Case(s)	—	—	—

Notes:

[1] The statistical scope covers procurement amounts across all departments of the Company.

Industry Collaboration and Development Performance Index

Performance metrics	Unit	2023	2024	2025
Number of standards the Company participated in developing ¹	Standard(s)	1	1	2
Investment in projects related to industry cooperation and development ²	RMB thousand	3,023	3,207	4,016

Notes:

[1] In 2023, the Company participated in the formulation of the group standard Basic Requirements for Cryptographic Applications in Privacy Computing (T/SHCCIA 001-2023). In 2024, the Company participated in the formulation of the group standard Basic Requirements for Enterprise Knowledge Base Construction and Management (T/SPFRDI 001-2025). In 2025, the Company participated in the formulation of two association standards: Technical requirements for protecting the users rights and interests of Financial apps (T/TAF 286–2025) and Implementation Guidelines for Environmental, Social and Governance (ESG) in Consumer Finance (T/NIFA 32–2025).

[2] The statistical scope covers the FinVolution Global Data Science Competition and membership fees paid to associations.

Climate Change Response Performance Index

Performance metrics	Unit	2023	2024	2025
Annual climate change and dual carbon goals-related investments ¹	RMB thousand	50	88	113
Annual climate change and dual carbon goals-related benefits	RMB thousand	0	0	0
Risk events and violations from climate change	Case(s)	0	0	0
Economic losses caused by risk events and violations from climate change	RMB thousand	0	0	0
Injuries caused by risk events and violations from climate change	Person(s)	0	0	0

Notes:

[1] In 2023, this mainly comprised greenhouse gas verification fees. In 2024-2025, this mainly comprised greenhouse gas verification fees and afforestation expenditure.



Greenhouse Gas Emissions Management Performance Index

Performance metric	Unit	2023	2024	2025
Total GHG emissions ^{1,2}	tCO ₂ e	1,729.6	2,373.7	3,335.0
Direct GHG Emissions (Scope 1)	tCO ₂ e	127.8	46.2	44.6
Indirect GHG Emissions of Imported Energy (Scope 2)	tCO ₂ e	1,601.8	2,327.5	3,290.4
GHG emissions intensity (per capita)	tCO ₂ e/person	0.3	0.4	0.5

Notes:

[1] The statistical scope of greenhouse gas emissions covers Shanghai Erxu Information Technology Co., Ltd. and its controlled companies, Shanghai Guangjian Information Technology Co., Ltd. and its subsidiaries and controlled companies, and Shanghai Manyin Information Technology Co., Ltd. and its subsidiaries and controlled companies.

[2] Total greenhouse gas emissions are the sum of Scope 1 greenhouse gas emissions and Scope 2 greenhouse gas emissions. Greenhouse gas emissions related to the Company are identified in accordance with ISO 14064-1:2018. The inventory covers carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulphur hexafluoride (SF₆) and nitrogen trifluoride (NF₃). Scope 1 greenhouse gas sources include gasoline combustion, natural gas combustion, refrigerant leakage and FM200 fugitive emissions. Scope 2 greenhouse gas emissions are from purchased electricity. The calculation methodology for greenhouse gas 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 2021; Accounting Methods and Reporting Guidelines for Greenhouse Gas Emissions of Enterprises - Power Generation Facilities (2022 Revision); Accounting Methods and Reporting Guidelines for Greenhouse Gas Emissions of Enterprises in Other Industrial Sectors (Trial); 2006 IPCC Guidelines for National Greenhouse Gas Inventories; and Climate Change 2021: The Physical Science Basis, the Working Group I contribution to the IPCC Sixth Assessment Report. Due to adjustments to the purchased electricity emission factor, total greenhouse gas emissions, Scope 2 greenhouse gas emissions and greenhouse gas emissions intensity per capita increased compared with the previous year.

Environmental Management Performance Index

Performance metrics	Unit	2023	2024	2025
Number of incidents punished for violating environmental protection laws and regulations	Case(s)	0	0	0
Associated costs of penalties for violating environmental protection laws and regulations	RMB thousand	0	0	0

Resource Utilization and Circularity Performance Index

Performance metrics	Unit	2023	2024	2025
Gasoline consumption by company-owned vehicles	Liter(s)	2,629.3	2,614.3	5,530.8
Natural gas consumption	m ³	—	9,334.3	0.0
Energy consumption ¹	MWh	10,318.2	10,913.8	11,810.0
Energy consumption intensity (per capita)	MWh/person	2.0	1.7	1.8
Water consumption ²	ton(s)	23,740.1	25,088.0	33,775.0
Water consumption intensity (per capita)	ton(s)/person	4.6	4.0	5.2
Paper consumption ³	kg	3,427.2	4,067.2	5,309.8
Paper consumption intensity (per capita)	kg/person	0.7	0.7	0.8

Notes:

[1] Covers FinVolution's headquarters office in Shanghai, all other offices in mainland China, the Shanghai Waigaoqiao data center, and FinVolution's offices in the Philippines and Indonesia. Offices in Pakistan, Australia and other overseas markets were added in 2025.

[2] Covers FinVolution's headquarters office in Shanghai; offices in Changsha, Hefei and Zhengzhou; and FinVolution's offices in the Philippines and Indonesia. Offices in Pakistan, Australia and other overseas markets were added in 2025.

[3] Covers FinVolution's headquarters office in Shanghai, all other offices in mainland China, and FinVolution's offices in the Philippines and Indonesia. Offices in Pakistan, Australia and other overseas markets were added in 2025.



GRI Content Index

Statement of use FinVolution prepared this report with reference to the GRI Standards for the reporting period from 1 January 2025 to 31 December 2025.

GRI 1 used Foundation 2021

GRI Standard	Disclosure Title		Report Section
GRI 2: General Disclosures 2021	2-1	Organizational details	Company Overview
	2-2	Entities included in the organization's sustainability reporting	About This Report
	2-3	Reporting period, frequency and contact point	About This Report
	2-6	Activities, value chain and other business relationships	Company Overview
	2-7	Employees	ESG Data Tables and Notes
	2-9	Governance structure and composition	Enhancing Corporate Governance
	2-10	Nomination and selection of the highest governance body	Enhancing Corporate Governance
	2-11	Chair of the highest governance body	Enhancing Corporate Governance
	2-12	Role of the highest governance body in overseeing the management of impacts	Enhancing Corporate Governance
	2-13	Delegation of responsibility for managing impacts	Enhancing Corporate Governance
	2-14	Role of the highest governance body in sustainability reporting	ESG Management System
	2-16	Communication of critical concerns	Enhancing Corporate Governance ESG Management System Materiality Analysis
	2-17	Collective knowledge of the highest governance body	ESG Management System
	2-22	Statement on sustainable development strategy	Message from the Chief Executive Officer



GRI Standard	Disclosure Title		Report Section
	2-23	Policy commitments	Strengthening Risk Management Commitment to Compliance in Operations Upholding Business Ethics Diversity and Equal Employment Opportunity
	2-24	Embedding policy commitments	Strengthening Risk Management Commitment to Compliance in Operations Upholding Business Ethics Diversity and Equal Employment Opportunity
	2-27	Compliance with laws and regulations	Commitment to Compliance in Operations
	2-28	Membership associations	Company Overview
	2-29	Approach to stakeholder engagement	Stakeholder Engagement
	2-30	Collective bargaining agreements	Benefits and Rights Protection
GRI 3: Material Topics 2021	3-1	Process to determine material issues	Materiality Analysis
	3-2	List of material issues	Materiality Analysis
	3-3	Management of material issues	Materiality Analysis
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	Company Overview ESG Data Tables and Notes
	201-2	Financial implications and other risks and opportunities due to climate change	Responding to Climate Change
	201-3	Defined benefit plan obligations and other retirement plans	Benefits and Rights Protection
	201-4	Financial assistance received from government	ESG Data Tables and Notes
GRI 202: Market Presence 2016	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	ESG Data Tables and Notes
	202-2	Proportion of senior management hired from the local community	ESG Data Tables and Notes



GRI Standard	Disclosure Title		Report Section
GRI 203: Indirect Economic Impacts 2016	203-1	Infrastructure investments and services supported	Empowering Rural Revitalization
	203-2	Significant indirect economic impacts	Philanthropy and Community Engagement
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	ESG Data Tables and Notes
GRI 205: Anti-corruption 2016	205-1	Operations assessed for risks related to corruption	ESG Data Tables and Notes
	205-2	Communication and training about anti-corruption policies and procedures	ESG Data Tables and Notes
	205-3	Confirmed incidents of corruption and actions taken	ESG Data Tables and Notes
GRI 206: Anti-competitive Behavior 2016	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Upholding Business Ethics
GRI 207: Tax 2019	207-1	Approach to tax	Strengthening Risk Management
	207-2	Tax governance, control, and risk management	Strengthening Risk Management
GRI 302: Energy 2016	302-1	Energy consumption within the organization	ESG Data Tables and Notes
	302-3	Energy intensity	ESG Data Tables and Notes
	302-4	Reduction of energy consumption	Resource Utilization and Circularity
	302-5	Reductions in energy requirements of products and services	Resource Utilization and Circularity ESG Data Tables and Notes
GRI 303: Water and Effluents 2018	303-1	Interactions with water as a shared resource	Resource Utilization and Circularity
	303-2	Management of water discharge-related impacts	Pollution Prevention and Ecosystem Protection
	303-5	Water consumption	ESG Data Tables and Notes
GRI 304: Biodiversity 2016	304-1	Operational sites owned, leased or managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Pollution Prevention and Ecosystem Protection
	304-2	Significant impacts of activities, products and services on biodiversity	Pollution Prevention and Ecosystem Protection
	304-3	Habitats protected or restored	Pollution Prevention and Ecosystem Protection
	304-4	IUCN Red List species and national conservation list species with habitats in areas affected by operations	Pollution Prevention and Ecosystem Protection



GRI Standard	Disclosure Title		Report Section
GRI 305: Emissions 2016	305-1	Direct (Scope 1) GHG emissions	ESG Data Tables and Notes
	305-2	Energy indirect (Scope 2) GHG emissions	ESG Data Tables and Notes
	305-4	GHG emissions intensity	ESG Data Tables and Notes
GRI 306: Waste 2020	306-1	Waste generation and significant waste-related impacts	Pollution Prevention and Ecosystem Protection
	306-2	Management of significant waste-related impacts	Pollution Prevention and Ecosystem Protection
	306-3	Waste generated	Pollution Prevention and Ecosystem Protection
	306-4	Waste diverted from disposal	Pollution Prevention and Ecosystem Protection
	306-5	Waste directed to disposal	Pollution Prevention and Ecosystem Protection
GRI 308: Supplier Environmental Assessment 2016	308-1	New suppliers that were screened using environmental criteria	Sustainable Supply Chain Management ESG Data Tables and Notes
	308-2	Negative environmental impacts in the supply chain and actions taken	Sustainable Supply Chain Management
GRI 401: Employment 2016	401-1	New employee hires and employee turnover	ESG Data Tables and Notes
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Benefits and Rights Protection
	401-3	Parental leave	ESG Data Tables and Notes
GRI 403: Occupational Health and Safety 2018	403-1	Occupational health and safety management system	Occupational Health and Safety
	403-4	Worker participation, consultation, and communication on occupational health and safety	Occupational Health and Safety
	403-5	Worker training on occupational health and safety	Occupational Health and Safety
	403-6	Promotion of worker health	Occupational Health and Safety
	403-7	Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Occupational Health and Safety
	403-8	Workers covered by an occupational health and safety management system	Occupational Health and Safety
	403-9	Work-related injuries	Occupational Health and Safety
	403-10	Work-related ill health	Occupational Health and Safety



GRI Standard	Disclosure Title		Report Section
GRI 404: Training and Education 2016	404-1	Average hours of training per year per employee	Training and Career Development ESG Data Tables and Notes
	404-2	Programs for upgrading employee skills and transition assistance programs	Training and Career Development
	404-3	Percentage of employees receiving regular performance and career development reviews	Training and Career Development ESG Data Tables and Notes
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	Enhancing Corporate Governance Benefits and Rights Protection
	405-2	Ratio of basic salary and remuneration of women to men	Benefits and Rights Protection ESG Data Tables and Notes
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	Benefits and Rights Protection
GRI 407: Freedom of Association and Collective Bargaining 2016	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	Benefits and Rights Protection Sustainable Supply Chain Management
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of child labor	Benefits and Rights Protection Sustainable Supply Chain Management
GRI 409: Forced or Compulsory Labor 2016	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Benefits and Rights Protection Sustainable Supply Chain Management
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments, and development programs	Empowering Rural Revitalization
	413-2	Operations with significant actual and potential negative impacts on local communities	Empowering Rural Revitalization
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	Sustainable Supply Chain Management
	414-2	Negative social impacts in the supply chain and actions taken	Sustainable Supply Chain Management
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impacts of product and service categories	Product and Service Enhancement
	416-2	Incidents of non-compliance concerning the health and safety impacts of products and services	Product and Service Enhancement ESG Data Tables and Notes



GRI Standard	Disclosure Title		Report Section
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	Product and Service Enhancement
	417-2	Incidents of non-compliance concerning product and service information and labeling	Product and Service Enhancement ESG Data Tables and Notes
	417-3	Incidents of non-compliance concerning marketing communications	Product and Service Enhancement ESG Data Tables and Notes
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Data Security and Privacy Protection

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