



**2024** FinVolution Group  
Environmental, Social and Governance (ESG) Report

**FinVolution**



# Preparation Basis of the Report

This report is FinVolution Group's (ticker symbol: FINV) seventh 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, 2024 to December 31, 2024. Parts of the report may cover content beyond the Reporting Period. Such instances will be noted and explained.

## > Reporting Standards

The report is prepared in accordance with the core tenets of the Global Reporting Initiative's Sustainability Reporting Standards (GRI Standards), the International Sustainable Standards Board's International Standard on Sustainable Disclosure for Financial Reporting No. 2 - Climate-Related Disclosures (IFRS S2) and the United States Securities and Exchange Commission's Enhancement and Standardization of Climate-related Disclosures for Investors (Climate Disclosure Rules).

## > 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 Language

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

Potential risks and uncertainties include, but are not limited to, uncertainties as to the Company's ability to attract and retain borrowers and investors in its marketplace, its ability to increase the volume of loans facilitated through the Company's marketplace, its ability to introduce new loan products and platform enhancements, its ability to compete effectively, laws, regulations and governmental policies relating to the online consumer finance industry in China, general economic conditions in China and elsewhere, and the Company's ability to meet the standards necessary to maintain the listing of its ADSs on the NYSE, including its ability to cure any non-compliance with the NYSE's continued listing criteria. Further information regarding these and other risks, uncertainties or factors is included in the Company's filings with the U.S. Securities and Exchange Commission.

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

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The Philippines - Email: [whistleblower@juanhand.com](mailto:whistleblower@juanhand.com)



# About FinVolution

## References to GRI standards in this Section

GRI standards 2-1, 2-6, 2-28

## 1.1 CEO's Message

2024 was a breakthrough year in FinVolution's ESG endeavors, marked by progress across our ESG strategy and sustainable development initiatives. We remained firmly committed to our ESG strategy centered on "technology, kindness and green principles" as we navigated profound shifts in the global economic landscape and accelerated technological iteration, achieving positive outcomes across inclusive finance, ecological preservation, and technological innovation. On behalf of FinVolution Group, I would like to extend my deepest gratitude and greatest respect to all our partners, users, and employees who have supported us throughout our journey.

### I. Technological Empowerment: Making Financial Services More Efficient and Customer-Centric with AI

In 2024, we improved both the inclusiveness and sustainability of financial services by harnessing the power of artificial intelligence ("AI"). We successfully registered "Rice Seeds," our proprietary large language model ("LLM"), with the Cyberspace Administration of China, establishing an intelligent system covering the entire financial services lifecycle from customer acquisition and risk control to customer service. In customer acquisition, we leveraged AI to reduce the costs of advertising material production by 60%, enabling high-precision targeting of small and micro businesses with genuine needs. To enhance risk control, we integrated technologies such as background template recognition algorithms and ID-in-hand verification algorithms, improving our user fraud detection accuracy to 99%. Backed by our Feng Chao Risk Control Platform, Ming Mirror Anti-Fraud System, and AI technologies, we blocked over 26,000 fraud attempts throughout the year, preventing losses of nearly RMB370 million for the benefit of both users and institutions. Additionally, we achieved a 20-fold improvement in customer service efficiency by capitalizing on AI-powered customer service, recording an impressive user satisfaction rate of 98%.

Furthermore, we leveraged our innovative technologies to fuel the real economy. Throughout the year, we provided credit support totaling RMB58 billion to over 826,000 small and micro business users as well as industrial and commercial sole proprietors, achieving 23% year-over-year growth in our transaction volume for small businesses. These transactions accounted for nearly 30% of our domestic business. From tea farmers in Yunnan Province to artisans in Indonesia, from e-commerce shop owners in Zhejiang Province to street vendors in the Philippines, FinVolution's service network now spans more than 200 cities. We have transformed "tech-empowered inclusive finance" from a motto into tangible impact.

## II. Fulfilling Social Commitments: Advancing Social Impact through Public Welfare Efforts

In 2024, we continued to implement ESG principles and sowed the seeds of hope across Belt and Road Initiative countries. Our "Celebrating Small Shops" public welfare assistance program supported over 70 socially responsible and community-minded small shops throughout China, directly benefiting over 15,000 people from vulnerable groups, including the handicapped, the elderly and children. We also expanded "Celebrating Small Shops" abroad with pilot projects in both Indonesia and the Philippines. We aim to empower 1,500 small and micro business merchants across China and Southeast Asia from 2025 to 2030. With financial support, digital transformation, and public welfare activities, we are helping these small shops enhance their operational capabilities, creating both social value and financial growth, meaningfully contributing to sustainable agriculture and equal employment opportunities, and improving livelihoods.

To advance green and sustainable development, we consistently executed low-carbon operational initiatives throughout the year. We replaced our shuttle buses with new energy vehicles and implemented intelligent electricity management, driving a continuous decline in fuel and electricity consumption in 2024. Receiving the ISO 14064 carbon emissions verification marked a significant milestone as our environmental governance expertise garnered international recognition. Looking ahead, we will further optimize supply chain management, promote innovation in green finance offerings, and contribute to the achievement of China's "dual carbon" goals.

## III. Going Global: Advocating ESG Values across Diverse Cultures

2024 also marked a pivotal year in FinVolution's global expansion, with breakthrough advancements across key overseas markets. Our international business revenue increased by 18.5% year-over-year, representing 19.4% of the Group's total revenue. We obtained financial licenses in markets including Indonesia and the Philippines and established in-depth partnerships with local institutions. In recent years, beyond exporting technology, we have also actively advocated for sustainable development worldwide. Through initiatives like mangrove planting in Jakarta, we turn the phrase "responsible globalization" into meaningful, tangible actions.

These achievements stand as a testament to the entire FinVolution team's deep commitment to and persistent efforts in ESG. We have established a three-tier ESG governance structure involving the Board of Directors, the ESG Committee, and our ESG Office, and have integrated ESG metrics into performance appraisals to ensure accountability at every level and in every role. We have also joined international initiatives, including the UN Global Compact, and co-launched public welfare programs under the "Belt and Road" initiative, leveraging collective wisdom to address global challenges.

## IV. The Road Ahead: Embracing Change While Upholding Long-term Commitments

Heading into 2025, we continue to place ESG at the heart of our growth strategy, deepening our efforts through three strategic pillars:

**Further Advancing Technology for Good:** We will ramp up our investment in AI ethics research to ensure technology is deployed in a socially responsible way.

**Innovation in Green Finance:** We aim to launch carbon-neutral credit products and explore the integration of carbon footprint tracking with financial services.

**A Global Community of Shared Responsibility:** We seek to replicate the "Celebrating Small Shops" model in additional countries to support the growth of small and micro businesses across developing countries.

As the saying goes, "The road ahead is long and arduous." ESG is not a sprint but a marathon that requires long-term commitment, coupled with deep respect for the environment, gratitude toward society, and bold willingness to embrace change. Together, let's harness the power of technology to build a brighter future, forging FinVolution's legacy with firm and impactful strides on the journey toward sustainability!



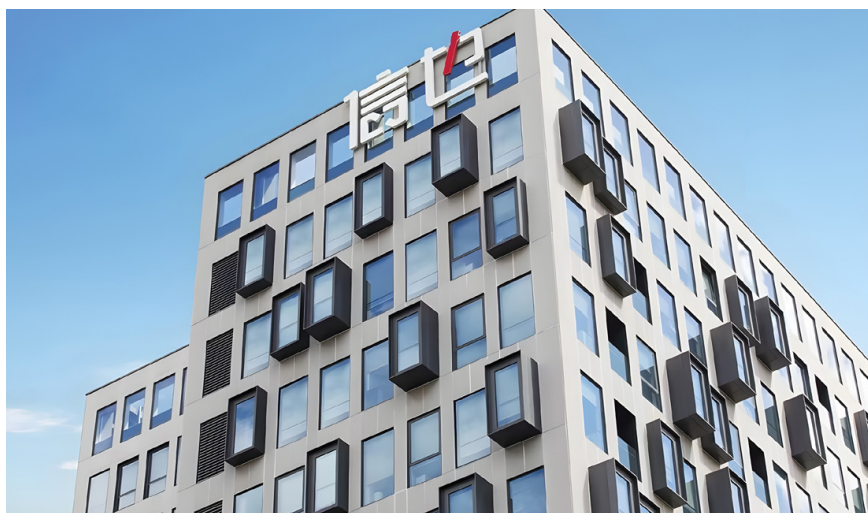
CEO of FinVolution Group

## 1.2 Company Overview

### »» About Us

#### China's leading fintech platform listed on the New York Stock Exchange




Established in 2007, FinVolution Group is a leading fintech platform with strong brand recognition in China and the international markets, boasting a wealth of self-developed innovative technologies and in-depth experience in the core areas of credit risk assessment, fraud detection, big data and artificial intelligence. We focus on three main business ecosystems: Technology-driven Consumer Finance, International Business and Technology Incubation. By empowering institutions and supporting our partners with innovative technologies, we fuel the real economy's growth. FinVolution is committed to connecting businesses with consumers in building an open financial ecosystem. Globally, FinVolution supports Belt and Road Initiative countries by propelling local development through inclusive finance.



#### » Basic Information of FinVolution Group

<b>Company Name</b>	• FinVolution Group
<b>Stock Ticker</b>	• NYSE: FINV
<b>Company Address</b>	• Building G1, 999 Dangui Road, Pudong New Area, Shanghai, China
<b>Main Business</b>	• Technology-driven Consumer Finance, International Business and Technology Incubation
<b>Company Size</b>	<ul style="list-style-type: none"> <li>• Operating revenue: RMB13.1 billion</li> <li>• Total full-time employees: 3,623</li> <li>• Total users served: over 33.8 million</li> <li>• Number of licensed institutional funding partners cooperated with FINV: 110 in China and 13 in the overseas markets</li> </ul>
<b>Industry Position</b>	<ul style="list-style-type: none"> <li>• 2024 China's Top 500 Service Enterprises</li> <li>• 2024 Top 100 Private Service Enterprises in the Yangtze River Delta</li> <li>• 2024 Top 100 Enterprises in Shanghai</li> </ul>

#### »» Corporate Culture

 <p><b>Mission</b></p> <p>Better Finance, with Technology</p>	 <p><b>Vision</b></p> <p>Be the Most Popular and Trusted Fintech Group</p>	 <p><b>Values</b></p> <p>Customer-Centric Simple &amp; Reliable Excellence-Driven Collaborative Success</p>
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## »» Association Memberships

United Nations Global Compact (UNGC)

National Internet Finance Association of China

Internet Society of China

China Association of Communication Enterprises

China Overseas Development Association

China Academy of Information and Communications Technology (CAICT) Confidential Computing Consortium

China Digital Financial Cooperation Forum

China Association of Small and Medium Enterprises

Artificial intelligence branch of the China Information Industry Trade Association

New Financial Alliance of the China Finance 40 Forum

CEIBS Lujiazui Institute of International Finance

China University of Political Science and Law Rule of Law and Sustainable Development Research Center

Strategic Alliance for Technological Innovation in the New Generation of Artificial Intelligence Industry (AITISA)

Tsinghua University 40 Forum on Consumer Finance

Hainan Province Guarantee Association

Hainan Province Software Association

Fujian Provincial Finance Association

Tianjin Financing Guarantee Association

Mobile Application (APP) Security Committee

Lujiazui Internet Finance Association

Asosiasi Fintech Indonesia (AFTECH)

Consumer Lending Association of the Philippines (CLAP)

Pakistan Fintech Network NBF1 & Modaraba Association of Pakistan

Association of the Shanghai Internet Financial Industry

Shanghai Finance Information Association

Shanghai Internet Association

Shanghai Software Association

Shanghai Information Service Industry Association

Shanghai AI Industry Association

Shanghai High-tech Enterprise Association

Shanghai Credit Promotion Center

Shanghai Union Laboratory of Credit Big Data

Information Technology Application Innovation Working Committee of the Shanghai Software Industry Association

Shanghai Information Network Security Administration Association

Shanghai IT Entrepreneur Association

Shanghai Data Service Provider Association

Shanghai Internet Industry Federation

Shanghai Pudong New Area Association of Enterprises with Investment from Across China

Shanghai Pudong Research and Development Institute Federation

Advertising Association of Pudong New Area, Shanghai

Pudong Science and Technology Association

The Federation of Industry and Commerce of Pudong New Area (Executive Committee Unit)

The Singapore Business Federation (SBF)

Asosiasi Fintech Pendanaan Bersama Indonesia (AFPI)

Digital Marketing Association of the Philippines (DMAP)

Note:

Associations in Mainland China

Associations in Overseas Markets

# 1.3 2024 ESG Highlights

## Financials

Total assets (000')  
RMB **23,607,121**

Operating revenue (000')  
RMB **13,065,824**

Income tax expenses (000')  
RMB **457,405**

Net profit attributable to FinVolution Group's ordinary shareholders (000')  
RMB **2,383,146**

Net profit attributable to FinVolution Group's ordinary shareholders per ADS  
RMB **9.3**



## Environmental

Employee per capita greenhouse gas emissions (scope 1 + scope 2)  
**0.4** tons of CO<sub>2</sub> equivalent per person

Employee per capita energy consumption  
**1.7** MWh per person

Employee per capita water consumption  
**4.0** tons per person

Employee per capita paper consumption  
**0.7** kg per person

## Social

Total employees including full-time employees  
**6,237** **3,623**

Percentage of employees from ethnic minority groups  
**4.1%**

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

Percentage of trained employees  
**100.0%**

Employee per capita training expense  
RMB **737.8**

Employee per capita training hours  
**30.9** hours

Percentage of customers showing high satisfaction in customer satisfaction surveys  
**98%**

R&D spending (000')  
RMB **496,740**

R&D spending as a percentage of operating revenue  
**3.8%**

**38.2** million inclusive finance transactions

RMB **206.2** billion of loan volume facilitated in 2024

**3,248** hours of volunteer work

RMB **2.1** million invested in community welfare

# 1.4 2024 ESG Awards and Recognition

## »» ESG Awards

### Awards

### Recognized by

**FinVolution Group (NYSE:FINV)**

Top 3 in ESG - Asia Banks & Non-bank Finance

2025 Asia Executive Team



Best ESG Program

Extel (Formerly Institutional Investor)

**FinVolution Group (NYSE:FINV)**

MOST HONORED COMPANY

2025 Asia Pacific Executive Team



Most Honored Company

2024 New Value Annual ESG Practice Vanguard Award

Caijing Business Governance Research

2024 Social Responsibility and Social Welfare Outstanding Case Award

Shanghai Internet Industry Federation

Note: Awards updated as of May 31, 2025

## »» ESG Rating

### ESG Rating

### ESG Rating Results



Morningstar Sustainalytics ESG Risk Rating

18.7 (The Company was rated as "Low Risk," scoring 18.7/100 (the lower, the better), and ranked among the top 15% of its global diversified financials industry peer group.)



The S&P Global Corporate Sustainability Assessment CSA

37/100 (The Company's ESG rating was higher than the industry average; ratings in Social and Governance & Economic categories were also higher than the industry average.)



Refinitiv ESG company scores

57/100 (FINV ranked among the top 25% of Software & IT Services Group, indicating good relative performance and an above-average degree of transparency in reporting material ESG data publicly.)

Note: Rating results updated as of March 14, 2025



# ESG Governance

## References to GRI standards in this Section

GRI standards 2-29, 3-1, 3-2, 3-3

## 2.1 ESG Governance

### »» ESG Governance Structure

We prioritize the integration of ESG principles into our business operations and remain committed to building a robust internal ESG governance framework that drives sustainable stakeholder value. We have established an ESG governance structure with the Board of Directors serving as the ultimate accountable authority. Supported by both the ESG Committee and the ESG Office, this framework enables top-down coordination and management and empowers an end-to-end ESG governance and implementation cycle encompassing strategy development, goal setting, organizational alignment, resource allocation, performance evaluation, and cultural integration, allowing us to continuously advance our ESG strategy and achieve our ESG objectives. In 2024, we further enhanced the Company's ESG governance by tying executives' variable compensation, such as bonuses, to key performance indicators, including employee satisfaction, employee engagement, and training participation rate.



#### > FinVolution ESG Governance Structure



## »» ESG Strategy

We consistently capitalize on innovative technologies to advance inclusive finance, actively and sustainably contributing to social welfare and elevating our social impact. In 2023, building upon our strategic action plan, we identified "technology, kindness and green principles" as our strategic ESG pillars, seamlessly integrating ESG into the fabric of our business model. In 2024, in line with these ESG pillars, we embedded our proprietary LLMs across our full spectrum of services for small and micro businesses, planted ecological forests in desert edge zones in Inner Mongolia, and empowered shops affiliated with special education institutions and other "Kindness-inspired Small Shops" under the "Celebrating Small Shops" public welfare assistance program, achieving meaningful progress across our ESG goals.

### > FinVolution ESG Strategy



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



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



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

## »» Endorsing the United Nations Sustainable Development Goals (SDGs)

We actively endorse and embrace the United Nations Sustainable Development Goals (SDGs), methodically addressing these principles and requirements across the full spectrum of our operational management. Given our global vision for development and the dynamics reshaping economies at home and abroad, we consistently focus on integrating the UN SDGs with the Company's three ESG pillars: "technology, kindness and green principles." With the following material ESG issues as the core drivers shaping our ESG governance, we have built a comprehensive slate of ESG initiatives spanning our entire business value chain.

### » FinVolution Actions in Addressing the UN SDGs

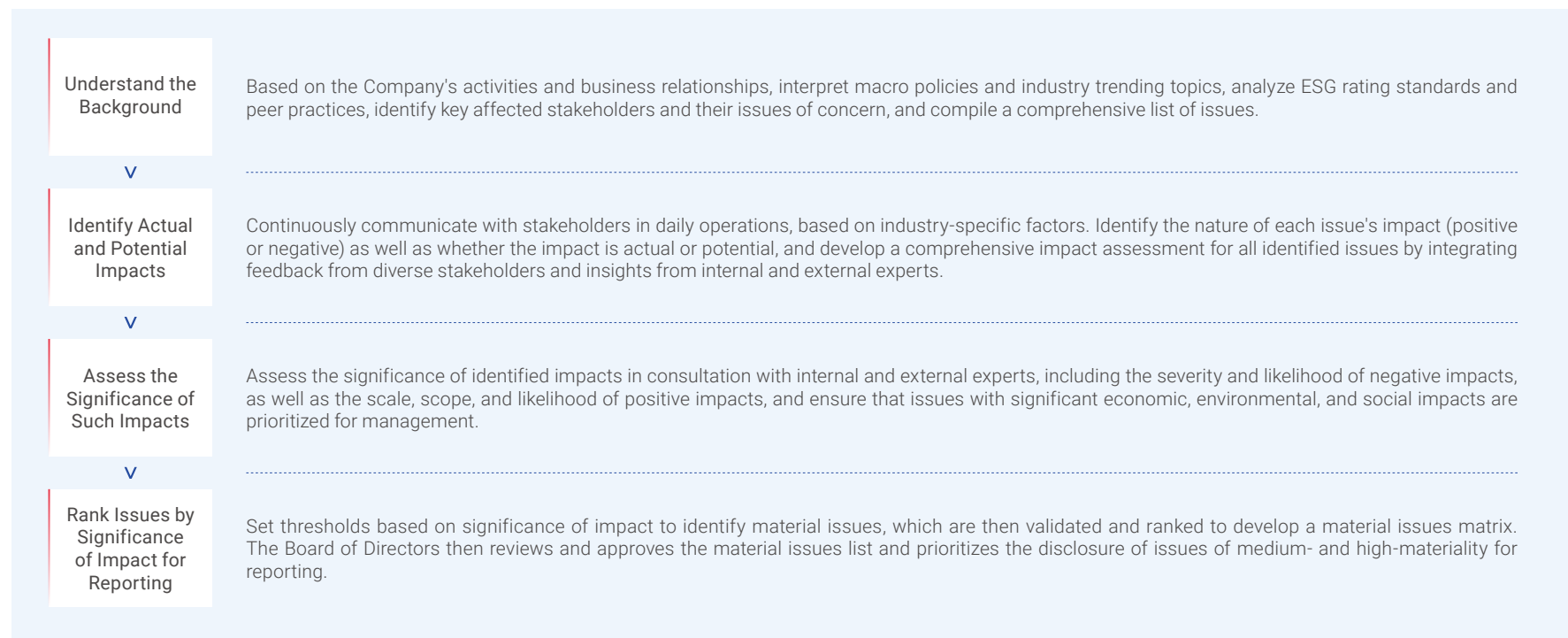
 <p><b>1</b> NO POVERTY</p>	<ul style="list-style-type: none"> <li>• Support vulnerable groups</li> <li>• Continuously advance rural vitalization</li> </ul>	 <p><b>3</b> GOOD HEALTH AND WELL-BEING</p>	<ul style="list-style-type: none"> <li>• Emphasize employees' physical and mental health</li> <li>• Assist suppliers in ensuring safe production</li> </ul>	 <p><b>4</b> QUALITY EDUCATION</p>	<ul style="list-style-type: none"> <li>• Provide educational support</li> </ul>
 <p><b>5</b> GENDER EQUALITY</p>	<ul style="list-style-type: none"> <li>• Ensure gender equality in recruitment and employment</li> </ul>	 <p><b>6</b> CLEAN WATER AND SANITATION</p>	<ul style="list-style-type: none"> <li>• Use water-saving sanitary fixtures and equipment</li> <li>• Foster water-saving habits among employees through education and awareness</li> </ul>	 <p><b>7</b> AFFORDABLE AND CLEAN ENERGY</p>	<ul style="list-style-type: none"> <li>• Lease new energy electric vehicles as shuttle buses</li> </ul>
 <p><b>8</b> DECENT WORK AND ECONOMIC GROWTH</p>	<ul style="list-style-type: none"> <li>• Ensure the provision of employee compensation and benefits</li> </ul>	 <p><b>9</b> INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<ul style="list-style-type: none"> <li>• Strengthen technological innovation</li> </ul>	 <p><b>10</b> REDUCED INEQUALITIES</p>	<ul style="list-style-type: none"> <li>• Advocate for equal opportunities</li> <li>• Stand against all types of discrimination</li> </ul>
 <p><b>11</b> SUSTAINABLE CITIES AND COMMUNITIES</p>	<ul style="list-style-type: none"> <li>• Assist disadvantaged groups</li> <li>• Provide community volunteer services</li> </ul>	 <p><b>12</b> RESPONSIBLE CONSUMPTION AND PRODUCTION</p>	<ul style="list-style-type: none"> <li>• Collaborate with suppliers to improve environmental performance</li> </ul>	 <p><b>13</b> CLIMATE ACTION</p>	<ul style="list-style-type: none"> <li>• Conduct carbon footprint verification and carbon accounting</li> <li>• Implement extensive energy-saving initiatives</li> <li>• Facilitate industry-wide green transformation</li> </ul>
 <p><b>16</b> PEACE, JUSTICE AND STRONG INSTITUTIONS</p>	<ul style="list-style-type: none"> <li>• Maintain information transparency</li> <li>• Forbid any form of corruption</li> </ul>	 <p><b>17</b> PARTNERSHIPS FOR THE GOALS</p>	<ul style="list-style-type: none"> <li>• Engage in stakeholder communications</li> </ul>		

## 2.2 Analysis of Material Issues

### »» Process for Identifying Material Issues

To effectively respond to the risks and challenges posed by evolving internal and external dynamics, we have implemented a routine mechanism to systematically identify ESG-related material issues.

#### » FinVolution's Process for Identifying Material Issues



## »» Material Issues List

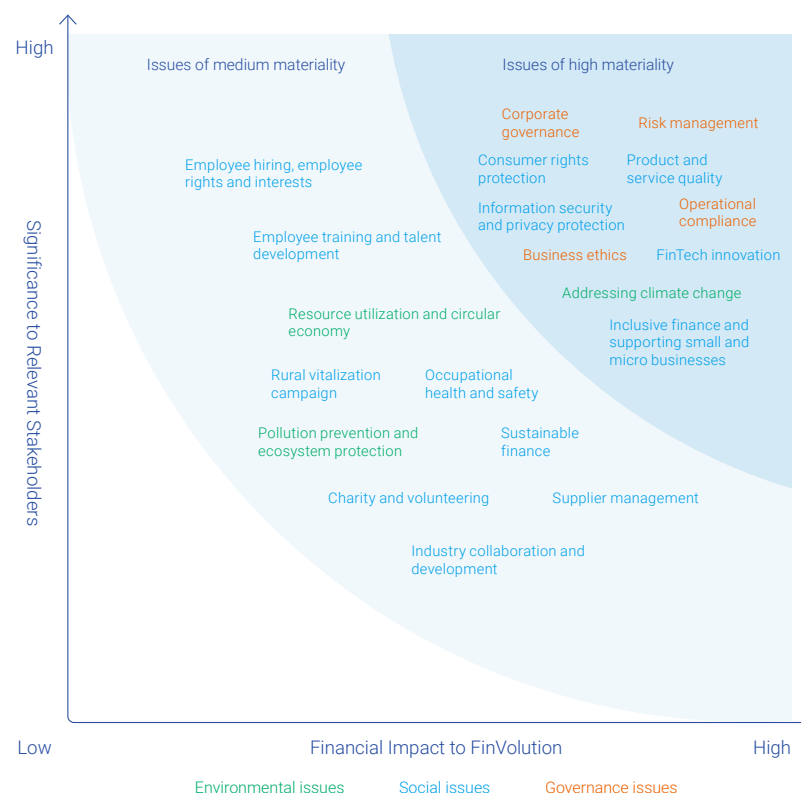
The material issues in this report are primarily determined per macro policies and industry trends, sustainability standards and guidelines (such as GRI Standards and SASB standards), standards of mainstream ESG rating agencies (such as S&P CSA's industry-specific questionnaires and Morningstar Sustainability ESG Risk Rating), industry peers' ESG reports, and the Company's previous ESG reports. We have identified 20 material issues for this report, encompassing environmental, social, and governance aspects, in alignment with the three AA1000SES principles of inclusivity, materiality, and responsiveness.

### > FinVolution 2024 Material Issues List and Reasons for Change Compared with 2023

#	2024 Material Issues	2023 Material Issues	Reasons for Change
1	Pollution prevention and ecosystem protection	Pollution prevention and ecosystem protection	—
2	Resource utilization and circular economy	Resource utilization and circular economy	—
3	<b>Addressing climate change</b>	Climate change and China's "dual carbon" goals	Wording refined
4	<b>Information security and privacy protection</b>	<b>Information security and privacy protection</b>	—
5	<b>FinTech innovation</b>	<b>FinTech innovation</b>	—
6	<b>Product and service quality</b>	<b>Product and service quality</b>	Issues split
7	<b>Consumer rights protection</b>		
8	<b>Inclusive finance and supporting small and micro businesses</b>	<b>Inclusive finance and supporting small and micro businesses</b>	—
9	Sustainable finance	—	Issues added
10	Recruitment and employee rights and interests	Employee interests and benefits	Wording refined
11	Employee training and talent development	Employee training and talent development	—
12	Occupational health and safety	Occupational health and safety	—
13	Supplier management	Supplier management	—
14	Industry collaboration and development	Industry collaboration and development	—
15	Rural vitalization campaign	Rural vitalization campaign	—
16	Charity and volunteering	Charity and volunteering	—
17	<b>Corporate governance</b>	<b>Corporate governance</b>	—
18	<b>Operational compliance</b>	<b>Operational compliance</b>	—
19	<b>Risk management</b>	<b>Risk management</b>	—
20	<b>Business ethics</b>	<b>Business ethics</b>	—

Note: Bolded issues represent issues of high materiality for the Company.

### > FinVolution 2024 Material Issues Matrix



## »» Material Issues Management

For issues of high materiality, by gleaning deep insights into stakeholder concerns and expectations on relevant issues, we thoroughly identified the impacts, risks, and opportunities involved, and consolidated findings across diverse issues.

### » Impact, Risk, and Opportunity Analysis for FinVolution's 2024 Issues of High Materiality

Material Issues	Impact Analysis		Risk and/or Opportunity Analysis	
	Impact Type	Impact Scope	Risk and/or Opportunity Type	Risk and/or Opportunity Impact Timeframe
Addressing climate change	<ul style="list-style-type: none"> <li>Actual positive impact</li> <li>Potential negative impact</li> </ul>	<ul style="list-style-type: none"> <li>Upstream value chain</li> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Opportunity	<ul style="list-style-type: none"> <li>Short-term</li> <li>Medium-term</li> <li>Long-term</li> </ul>
Information security and privacy protection	<ul style="list-style-type: none"> <li>Actual positive impact</li> <li>Potential negative impact</li> </ul>	<ul style="list-style-type: none"> <li>Upstream value chain</li> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Risk	<ul style="list-style-type: none"> <li>Short-term</li> <li>Medium-term</li> <li>Long-term</li> </ul>
FinTech innovation	<ul style="list-style-type: none"> <li>Actual positive impact</li> <li>Potential positive impact</li> </ul>	<ul style="list-style-type: none"> <li>Upstream value chain</li> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Opportunity	<ul style="list-style-type: none"> <li>Short-term</li> <li>Medium-term</li> <li>Long-term</li> </ul>
Product and service quality	<ul style="list-style-type: none"> <li>Actual positive impact</li> <li>Potential negative impact</li> </ul>	<ul style="list-style-type: none"> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Risk+Opportunity	<ul style="list-style-type: none"> <li>Short-term</li> <li>Medium-term</li> <li>Long-term</li> </ul>
Consumer rights protection	<ul style="list-style-type: none"> <li>Actual positive impact</li> <li>Potential positive impact</li> </ul>	<ul style="list-style-type: none"> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Opportunity	<ul style="list-style-type: none"> <li>Short-term</li> <li>Medium-term</li> <li>Long-term</li> </ul>
Inclusive finance and supporting small and micro businesses	<ul style="list-style-type: none"> <li>Actual positive impact</li> <li>Potential positive impact</li> </ul>	<ul style="list-style-type: none"> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Opportunity	<ul style="list-style-type: none"> <li>Short-term</li> <li>Medium-term</li> <li>Long-term</li> </ul>
Corporate governance	<ul style="list-style-type: none"> <li>Actual positive impact</li> <li>Potential positive impact</li> </ul>	<ul style="list-style-type: none"> <li>Upstream value chain</li> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Opportunity	<ul style="list-style-type: none"> <li>Short-term</li> <li>Medium-term</li> <li>Long-term</li> </ul>

Material Issues	Impact Analysis		Risk and/or Opportunity Analysis	
	Impact Type	Impact Scope	Risk and/or Opportunity Type	Risk and/or Opportunity Impact Timeframe
Operational compliance	<ul style="list-style-type: none"> <li>Actual positive impact</li> </ul>	<ul style="list-style-type: none"> <li>Upstream value chain</li> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Risk+Opportunity	<ul style="list-style-type: none"> <li>Medium-term</li> <li>Long-term</li> </ul>
Risk management	<ul style="list-style-type: none"> <li>Actual positive impact</li> </ul>	<ul style="list-style-type: none"> <li>Upstream value chain</li> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Risk+Opportunity	<ul style="list-style-type: none"> <li>Medium-term</li> <li>Long-term</li> </ul>
Business ethics	<ul style="list-style-type: none"> <li>Actual positive impact</li> <li>Potential negative impact</li> </ul>	<ul style="list-style-type: none"> <li>Upstream value chain</li> <li>Company operations</li> <li>Downstream value chain</li> </ul>	Risk	<ul style="list-style-type: none"> <li>Medium-term</li> <li>Long-term</li> </ul>

We are committed to comprehensively enhancing the management of high-materiality issues. Leveraging our internal risk management mechanism, we precisely control potential risks and actively seize development opportunities. As we steadily ramp up the management of material issues, we strive to advance the Company's long-term, stable growth while pursuing sustainable development goals.

As part of our efforts to systematically refine and enhance the management of ESG-related material issues, we structured our ESG performance indicator system across three tiers: dimension, issue, and indicator. These indicators were benchmarked and grouped by type based on their characteristics, enabling the application of differentiated management and control strategies for each type of indicator. We then assigned these indicators to the relevant accountable departments, and consistently refined and enhanced them in line with external requirements and our business needs and priorities.

## Management Goal and Progress for FinVolution's 2024 Issues of High Materiality

Issues of High Materiality	Management Goal	Progress
Addressing climate change	Committed to achieving carbon neutrality throughout our operations (Scope 1 and 2) beginning from 2020; achieving peak carbon emissions by 2030; and achieving net-zero GHG emissions in our operations by 2060	Employee per capita greenhouse gas emissions (scope 1 + scope 2) <b>0.4</b> tons of CO <sub>2</sub> equivalent per person
Information security and privacy protection	Safeguarding data confidentiality and integrity	<b>0</b> breaches of information security laws and regulations
FinTech innovation	Sustaining high levels of R&D investment, building a strong pipeline of high-caliber R&D talent	R&D spending accounts for <b>3.8%</b> of operating revenue, R&D staff accounts for <b>21.5%</b> of total full-time staff
Product and service quality	Keeping the percentage of customers showing high satisfaction in customer satisfaction surveys at relatively high levels	The percentage of customers showing high satisfaction in customer satisfaction surveys: <b>98%</b>
Consumer rights protection	Enhancing consumer trust, keeping consumer complaint rate at relatively low levels	Optimized and improved the consumer rights protection system and refined the consumer protection review mechanisms in our workflow, achieving a first-time resolution rate of <b>74%</b>
Inclusive finance and supporting small and micro businesses	Steadily expanding inclusive finance transactions and loan origination volume	Inclusive finance transactions <b>increased by 24.6%</b> year-over-year, loan origination volume <b>increased by 6.1%</b> year-over-year
Corporate governance	Optimizing corporate governance structure to elevate market value and social reputation	Recognized by Extel's 2025 Asia (Ex-Japan) Executive Team Awards - <b>Most Honored Company, Best Company Board of Directors, and Best ESG Program</b>
Operational compliance	Ensuring compliance of relevant business licenses and certifications	Obtained the <b>Non-Banking Financial Company (NBFC) license</b> from the Securities and Exchange Commission of Pakistan (SECP); Granted the <b>Business License for Multifinance Company</b> by Indonesia's Financial Services Authority (OJK); Gained access to the Philippines' credit information system and acquired the <b>credit reporting license</b>
Risk management	Building and enhancing a comprehensive risk management system and capabilities aligned with the Company's development strategy	<b>100.0%</b> of our non-executive directors and <b>100.0%</b> of our employees were covered by risk management-themed training
Business ethics	Fostering a positive corporate culture and ethical environment, elevating employees' moral awareness and professional integrity	Our anti-corruption policies and procedures were communicated to <b>100%</b> of our Board members, employees, suppliers and business partners










## 2.3 Stakeholder Communications

FinVolution's stakeholders include, but are not limited to, shareholders and investors, government entities and regulators, customers, suppliers and partners, employees, communities and the public, media, peers and industry associations, and non-governmental organizations. We have established a clear stakeholder communications process and continuously communicate and engage with stakeholders through various channels, ensuring that our ESG management initiatives sufficiently address stakeholder concerns.

### > FinVolution Stakeholder Communications Process



› FinVolution Key Stakeholders, Key Items of Concern, and Communication Channels

Key Stakeholders	Key Items of Concern	Communications Channels	Key Stakeholders	Key Items of Concern	Communications Channels
 Shareholders and Investors	<ul style="list-style-type: none"> <li>• Corporate governance</li> <li>• Risk management</li> <li>• Operational compliance</li> <li>• Business ethics</li> </ul>	<ul style="list-style-type: none"> <li>• Regular earnings releases</li> <li>• Roadshows; participation in reverse roadshows and conferences</li> <li>• Investor and analyst meetings</li> <li>• Investor relations website and email</li> <li>• Webcasts and conference calls</li> </ul>	 Employees	<ul style="list-style-type: none"> <li>• Recruitment and Employee Rights and Interests</li> <li>• Employee training and talent development</li> <li>• Occupational health and safety</li> </ul>	<ul style="list-style-type: none"> <li>• Remuneration management</li> <li>• Employee training</li> <li>• Employee activities</li> <li>• Interviews with employees</li> <li>• Employee satisfaction survey</li> <li>• Communications with management</li> <li>• Health management actions</li> </ul>
 Customers	<ul style="list-style-type: none"> <li>• Inclusive finance and supporting small and micro businesses</li> <li>• Sustainable finance</li> <li>• Information security and privacy protection</li> <li>• Product and service quality</li> <li>• Consumer rights protection</li> </ul>	<ul style="list-style-type: none"> <li>• Social media</li> <li>• Company official website</li> <li>• Emails and phone calls</li> <li>• APPs</li> <li>• Customer service and whistleblower hotline</li> </ul>	 Communities and the Public	<ul style="list-style-type: none"> <li>• Addressing climate change</li> <li>• Resource utilization and circular economy</li> <li>• Pollution prevention and ecosystem protection</li> <li>• Rural vitalization campaign</li> <li>• Charity and volunteering</li> </ul>	<ul style="list-style-type: none"> <li>• Environmental protection</li> <li>• Participation in social public welfare activities</li> <li>• Community project collaborations</li> </ul>
 Government Entities and Regulators	<ul style="list-style-type: none"> <li>• Corporate governance</li> <li>• Risk management</li> <li>• Operational compliance</li> <li>• Business ethics</li> </ul>	<ul style="list-style-type: none"> <li>• Policy consultation</li> <li>• Government communication</li> <li>• Supervision and inspection</li> <li>• Industry seminars</li> </ul>	 Media	<ul style="list-style-type: none"> <li>• Inclusive finance and supporting small and micro businesses</li> <li>• Rural vitalization campaign</li> <li>• Charity and volunteering</li> </ul>	<ul style="list-style-type: none"> <li>• Press releases and announcements</li> <li>• Interviews</li> <li>• FinVolution official website</li> </ul>
 Suppliers and Partners	<ul style="list-style-type: none"> <li>• Business ethics</li> <li>• Supplier management</li> </ul>	<ul style="list-style-type: none"> <li>• Emails and phone calls</li> <li>• Supplier due diligence and evaluation</li> <li>• Public pitching and bidding</li> <li>• Whistleblower hotline</li> </ul>	 Peers and Industry Associations	<ul style="list-style-type: none"> <li>• Industry collaboration and development</li> <li>• Information security and privacy protection</li> <li>• FinTech innovation</li> </ul>	<ul style="list-style-type: none"> <li>• Industry conferences/ association meetings</li> <li>• On-site investigations</li> </ul>
			 NGOs	<ul style="list-style-type: none"> <li>• Business ethics</li> <li>• Addressing climate change</li> <li>• Rural vitalization campaign</li> <li>• Charity and volunteering</li> </ul>	<ul style="list-style-type: none"> <li>• Seminars</li> <li>• Working meetings</li> <li>• Emails and phone calls</li> <li>• Charity and volunteering initiatives</li> </ul>



# Strengthening Governance and Enhancing Risk Control

## Contribution to UN SDGs in this Section



### Material issues in this Section

Corporate governance, risk management, operational compliance, business ethics

### References to GRI standards in this Section

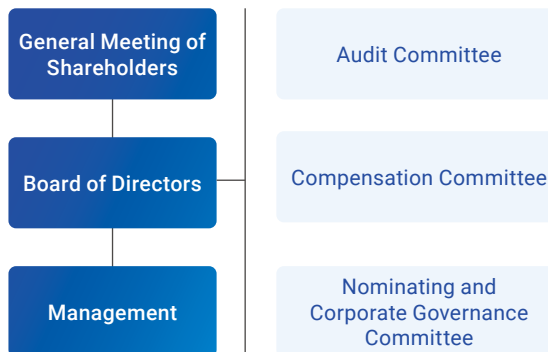
GRI standards 2-23, 2-9, 2-11, 2-12, 205-2, 205-3, 206-1, 419-1

## 3.1 Strengthening Corporate Governance

### »» Corporate Governance Overview

We strictly comply with the "Company Law of the People's Republic of China" and the disclosure requirements for New York Stock Exchange-listed companies set forth by the U.S. Securities and Exchange Commission. In accordance with these laws and regulations, and based on the Company's business characteristics, we have formulated FinVolution's "Articles of Association" and established a corporate governance structure with the general meeting of shareholders as the highest authority, the Board of Directors (the "Board") as the decision-making body, and the management responsible for execution. Our corporate governance structure features clearly defined accountability and responsibilities and a coordinated balance of powers. We have established three special committees under the Board: the Audit Committee, the Compensation Committee, and the Nominating and Corporate Governance Committee. Each of the committees independently performs supervisory duties per the Company's Articles of Association and its respective rules and regularly submits work reports to the Board.

#### > Corporate Governance Structure



#### A Summary of 2024 Board Meetings



**4** meetings of the Board were convened



**6** meetings of the Committees of the Board were convened

We have assembled an operations team composed of multiple functional departments and professionals with diverse expertise across various backgrounds. At the beginning of 2025, we systematically optimized and fine-tuned our business teams and functional departments. This maximized the Company's overall synergy, propelling the Company's solid and healthy operations and safeguarding the Company's sustainable growth through more refined and efficient operations management. Key changes included the addition of the Yunjin Small Loan Department under Domestic Credit Business; the establishment of a Global Business R&D Department under Middle Office; and the consolidation of the former Strategy and Investment Departments into a unified Strategic Investment Department under Back Office.

> FinVolution Organizational Structure



## » Board Diversity

We value board diversity and are committed to composing a diverse board, which we view as a key means of enhancing the effectiveness of corporate governance. During the Board nomination process, our Nominating and Corporate Governance Committee strictly adheres to a business-driven, needs-based approach, taking into account a wide array of factors such as candidates' international backgrounds, age, academic expertise, and professional experience. This ensures a broad range of perspectives and specialized expertise at the decision-making level. Building on our current corporate governance practices, we will continue to optimize the composition of the Board, with particular attention to the selection and addition of female directors. By advancing the Board's professional breadth and diversity, we aim to continuously improve our scientific decision-making mechanism, enhancing our standardized and transparent corporate governance framework, and laying a solid groundwork for the Company's long-term development.

### > FinVolution Members of the Board

Name	Nationality	Gender	Age	Tenure (Year)	Financial Expert	Industry Expert	Risk Management Expert
Shaofeng Gu	Chinese	Male	46	13		Y	Y
Tiezheng Li	Chinese	Male	40	10	Y	Y	Y
Honghui Hu	Chinese	Male	47	13		Y	Y
Jun Zhang	Chinese	Male	47	13		Y	Y
Simon Tak Leung Ho	Chinese (Hong Kong)	Male	51	5	Y	Y	
Jimmy Y. Lai	American	Male	68	8	Y		
Bing Xiang	Chinese (Hong Kong)	Male	62	8	Y		

## 3.2 Comprehensively Enhancing Risk Management

### » Multi-tier Risk Control Enhancements

We regard robust risk management and internal controls as critical pillar safeguarding our sustainable and prudent growth. Based on the Company's Articles of Association and actual operational needs, we have formulated multiple risk management policies and risk control assessment procedures, including the "Risk Management System," the "Borrowing Management Standards," and the "Borrower Management Measures." Through a dynamic assessment mechanism, we ensure risk management across all business scenarios, achieving full-spectrum, actionable, and effective risk management.

Regarding infrastructure, we have established a risk management framework featuring coordinated operations across supervision, management, and implementation, reinforcing these cornerstones of high-quality and sustainable business advancement. As the highest decision-making body for risk management, the Board is responsible for reviewing and determining the Company's overall risk strategy. The chairman of the Risk Management Committee is responsible for the management of risk governance, risk monitoring and risk assessment. The Customer Center and the Risk Management Department work in close collaboration. The Customer Center focuses on post-loan asset management, encompassing policy formulation, business operations, and product design. The Risk Management Department is responsible for overseeing risk policies, model development, anti-fraud strategies, and the development of middle office products. Backed by a highly skilled technical team, we have achieved robust end-to-end risk control.

#### » FinVolution Risk Management Structure



#### » FinVolution Risk Management Committee Workflow

Upon the Risk Management Department's proposal, the Risk Management Committee reviews all major strategic adjustments.



If a matter is deemed significant upon review, the Risk Management Committee will email to relevant designated risk approver for approval and retain a record.



Major strategic adjustments require approval from the Risk Management Committee and the designated risk approvers before implementation.

In 2024, we steadily and systematically enhanced our internal control management, maintaining smooth operations. In terms of internal control development and monitoring, our internal and external audit teams coordinated to conduct the Group's financial audit, specialized audits of domestic and international business units, and targeted audits of IT functions. Our audits did not reveal any significant irregularities. Additionally, we carried out two rounds of sampling tests on the effectiveness of internal control implementation, with all identified issues addressed and closed through a complete remediation loop. These tests covered 24 business processes and 4 ITGC (Information Technology General Control) processes, encompassing approximately 600 control points and a total sample size of over 6,000 items. Both our internal and external audits confirmed that no material deficiencies were identified. Furthermore, we efficiently optimized our routine tasks such as supplier inspections, inventory review of assets and seals management. During the reporting period, we completed on-site visits to 22 suppliers, and achieved an internal control test pass rate of over 92% across all departments.

## »» Comprehensive Reinforcement of Risk Defense

To navigate the cybersecurity challenges posed by cross-regional operations, multiple cloud platforms, and diverse types of IT systems in our overseas business, we have developed an in-depth risk defense system covering infrastructure operations management and application-level security, empowering risk manageability and long-term business development through tech-driven governance. In 2024, we successfully identified and marked over 4,000 users conducting suspected illicit activities, and sent nearly 6.4 million risk alert messages to relevant customers.

### > FinVolution 2024 Risk Defense Initiatives

#### Operations and Maintenance Security

We standardized our operations and maintenance security system by deploying bastion hosts, enabling refined granular control over overseas servers, databases, and network devices. Centered on multi-factor authentication, tiered access control, and operation auditing, the system used protocol proxy technology to block direct access routes. This ensured that all operations and maintenance activities were subject to authorization and were fully logged, effectively preventing unauthorized operations and internal data leaks. Real-time session monitoring log replay and auditing features also supported compliance with international regulatory requirements.

#### Network Infrastructure

We deployed a distributed high-defense system against Distributed Denial-of-Service (DDoS) attacks, capable of terabit-level traffic scrubbing. Leveraging our intelligent traffic scheduling and attack signature database, the system intercepted flooding attacks in real time. It successfully fended off hybrid DDoS attacks with peak traffic of 100 Gbps, assuring secure and stable operations across our business.

#### Host-Level Infrastructure Security

We implemented a Host-based Intrusion Detection System (HIDS) to enhance the monitoring of overseas servers. The system continuously monitored processes, files, and logs to identify irregularities, such as suspicious privilege escalations and malicious file tampering.

#### Application Security

We enforced multi-factor authentication (MFA) on our core systems to strengthen identity verification and prevent unauthorized access. A Web Application Firewall (WAF) has also been deployed as a protective layer for overseas web applications, offering dynamic defense against cyberattacks such as SQL injection and cross-site scripting, safeguarding customer data and transaction security.

## 3.3 Maintaining Operational Compliance

### »» End-to-End Compliance Management Enhancements

We regard operational compliance as the cornerstone of our business advancement. To remain strictly in compliance with the requirements of relevant documents including the "Regulation on the Supervision and Administration of Financing Guarantee Companies" and the "Measures for the Administration of the Credit Reporting Business," we continue to improve the Company's management compliance system. We diligently incorporate management compliance throughout all management procedures, including decision-making, execution, supervision and feedback. We also strictly comply with relevant laws and regulations including the "Audit Law of the People's Republic of China" and the "Regulations on Internal Audit of the People's Republic of China." Building upon our internal control structure and procedures, we make every effort to ensure that the Company's internal management and operations are regulated, legitimate and transparent.

#### » FinVolution 2024 Compliance Management Initiatives

##### Policy Development

- We formulated eight internal policies, including the "Collection Management Measures," the "Loan Review and Approval Management Measures," and the "Offsite Regulatory Information Reporting System." We also amended the "Personal Information Protection Management Measures."
- In response to the 2024 implementation of the "Measures for Personal Loans Management," "Interim Provisions on Anti-Unfair Competition on the Internet," and the "Company Law of the People's Republic of China," we conducted compliance interpretation sessions to ensure that our compliance management remained aligned with business activities and fully adhered to the latest laws and regulations.
- Through our Compliance Newsletters, we continuously monitored policy developments, updated the Company's compliance management advancements, and analyzed credit reporting disputes and complaints, effectively enhancing management effectiveness. During the reporting period, we published eight issues of the Compliance Newsletters.

##### Overseas New Business Compliance Management

- We developed tailored professional legal solutions for our business transaction structures based on the specific laws and regulations of each jurisdiction.
- We designed targeted risk control strategies aligned with the characteristics of each business line to ensure operational compliance.

##### Internal Control Management

- The Company's Internal Control and Audit Department, as an execution function under the Board's Audit Committee, is responsible for independently conducting comprehensive assessments and audits of the Company's business operations and information system. The Internal Control and Audit Department conducts special audits monthly and audits the Company's costs and expenses every six months, meticulously examining all expenses related to procurement and reimbursement. These audits mainly target high-risk projects such as outsourced matters and procurement in connection with customer acquisition, marketing and the post-loan businesses. We internally audited diverse matters, including system logs, information security and Sarbanes-Oxley Act (SOX) compliance.

##### Tax Management

- We supported and followed the principles of base erosion and profit shifting (BEPS), ensuring that taxes were duly paid in each jurisdiction where we operate in accordance with local laws. We strictly complied with the "Corporate Tax Policy" and other relevant laws and regulations of the jurisdictions where we operate. We remained committed to fulfilling our tax obligations in accordance with local laws where we engage in economic activities and create value, fostering social and economic development while advancing the Company's sustainable growth. During the reporting period, no tax violations occurred on the part of the Company.

## »» Compliance Training for Compliance Excellence

We place great emphasis on compliance training and education. We actively organize training sessions and awareness programs on legal and regulatory compliance, along with monthly appraisals, all aimed at ensuring that our employees are fully aware of relevant compliance requirements, including those pertaining to business expertise and procedural guidelines. Our compliance training and appraisals continuously elevate the compliance acumen and competence of our frontline managers and staff.

### Compliance Training: Credit Reporting Compliance and Information Security Assessment Rating Analysis for Participating Institutions



In June 2024, we conducted "Analysis of the Current Status of Credit Reporting Compliance and Information Security Assessment and Rating for Participating Institutions and 2024 Credit Reporting Compliance Training." Through in-depth interpretation of regulatory policies, assessment indicator framework analysis, and thorough case studies, we significantly improved our employees' ability to operate in compliance company-wide. This training helped our employees develop a comprehensive understanding of credit reporting rules and requirements and enhanced their legal compliance awareness, laying a solid groundwork for compliant, disciplined daily operations. Our post-training assessments reflected substantial progress in participants' accuracy in compliance procedures and risk identification skills.



FinVolution Credit Reporting Compliance Training

## 3.4 Upholding Business Ethics

### »» Anti-Commercial Bribery and Anti-Corruption

We strictly comply with the Criminal Law of the People's Republic of China and other applicable laws and regulations. We have formulated and implemented internal rules and regulations, including our "Code of Business Conduct" and "Business Ethics and Integrity Management Standards," to regulate the behavior of our suppliers and employees in business operations. The Company's Board of Directors has appointed a Chief Compliance Officer to oversee business ethics and integrity. The Internal Control and Audit Department is responsible for investigating misconduct such as commercial bribery and corruption. Additionally, through training and educational initiatives, the Company diligently fosters a culture that features fairness, justice and transparency. During the reporting period, there were no corruption lawsuits filed against the Company or its employees on the part of the Company.

#### » FinVolution Anti-Corruption Management System

##### »» Audit Committee under the Board

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

##### »» Management

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

##### »» Internal Control and Audit Department

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

##### »» Employees

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

We provide open channels for whistleblowing and actively enforce whistleblower protection. The protection of whistleblowers is expressly outlined in the Company's "Code of Business Conduct" and our employees are encouraged to report any and all suspected or actual ethical violations in the workplace.

› FinVolution Whistleblowing Procedures

**Department Head Receives Whistleblower Reports**

- Assess the nature of the incident.
- Decide whether to handle it independently or escalate it to management or the Internal Control and Audit Department.

**Internal Control & Audit Department Receives Whistleblower Reports**

- Determine whether the issue involves fraud or serious ethical violations.
- If the report falls within the accepted scope, inform the Internal Control Director to assign dedicated personnel for an independent review.
- Investigate and document findings in the "Documentation of Handling Anti-Fraud Hotline Incidents" and communicate recommended measures to the relevant departments.

› FinVolution 2024 Anti-Corruption Management Initiatives

Managed Parties	Management Initiatives	Actions and Achievements
Anti-Corruption Management with Suppliers	We have included anti-commercial bribery provisions in all of the procurement agreements we sign with suppliers to ensure honesty, integrity, fairness and transparency throughout the cooperation.	<ul style="list-style-type: none"> <li>• We signed anti-corruption agreements with 395 suppliers and conducted regular supplier audits.</li> <li>• We launched two special procurement audits to examine the Company's procurement expenses, along with one on-site spot check visit to inspect and assess some of our suppliers and relevant cooperation initiatives.</li> <li>• Throughout the reporting period, our audits and inspections did not reveal any significant irregularities.</li> </ul>
Anti-Corruption Management with Employees	We implemented systematic training programs like "Internal Control Mini-Course," "Internal Control Practices Sharing Session," and "Internal Control Test" to thoroughly guide employees and ensure that they adhere to business conduct standards, thus preventing compliance breaches.	<ul style="list-style-type: none"> <li>• The Company's anti-corruption policies and procedures were fully communicated to the Board and our employees.</li> <li>• The Company's anti-corruption training covered 100% of our employees in Mainland China, Hong Kong, and overseas.</li> <li>• During the reporting period, there were no incidents of employee dismissals or disciplinary actions due to corruption, and no contracts with business partners were terminated or unrenewed due to corruption-related violations.</li> </ul>

## »» Anti-Unfair Competition and Intellectual Property Protection

We strictly comply with the "Patent Law of the People's Republic of China," the "Copyright Law of the People's Republic of China," the "Trademark Law of the People's Republic of China," the "Anti-unfair Competition Law of the People's Republic of China," the "Interim Provisions on Anti-Unfair Competition on the Internet," and other relevant laws and regulations, striving to build a robust framework for intellectual property protection. We have formulated and implemented the Company's "Intellectual Property Management System" to systematically regulate the registration, authorization, management and risk control of intellectual property rights, effectively ensuring operational compliance.

Internally, we firmly uphold the principle of software legitimacy by strictly forbidding the use of pirated software products, conducting regular compliance reviews, and strengthening employee awareness of intellectual property protection. Externally, regarding IP enforcement, we adopt a dual approach of technical monitoring and legal measures to proactively identify IP infringements in app stores and other platforms. We take legal actions against piracy, counterfeiting, and other unfair competition practices to effectively safeguard our innovations and maintain fair market order.

### FinVolution 2024 Intellectual Property Protection Highlights

#### Patent

In 2024, we filed **17** patent applications and were granted **5** new patents. As of the end of 2024, we had been granted a total of **59** patents.

#### Copyright

In 2024, we registered **48** computer software copyrights. As of the end of 2024, we had registered **287** computer software copyrights.

#### Trademark

In 2024, we filed **31** trademark applications and were granted **16** new trademarks. As of the end of 2024, we owned a total of **376** trademarks.

## »» Anti-Money Laundering (AML)

To remain strictly in compliance with the "Anti-Money Laundering Law of the People's Republic of China," the "Regulation on Anti-Money Laundering of Financial Institutions" and other relevant laws and regulations, we have formulated internal rules including the "Management System for Anti-Money Laundering, Anti-Insider Trading and Counter-Terrorist Financing." These rules expressly set forth the Company's requirements for anti-money laundering and relevant operational procedures, including but not limited to customer identification, transaction monitoring, reporting and filing. We have consistently and effectively fulfilled our anti-money laundering responsibilities as a fintech company.

### As we advance our global business operations, we strictly implement the principle of jurisdiction-based local compliance as follows

- Fully comply with the AML laws and regulations of the jurisdiction where we operate
- Thoroughly select and engage accounting firms approved by local financial regulators
- Regularly complete online AML reviews and filings
- Timely submit business risk assessment reports



## »» Anti-Fraud

We regard anti-fraud management as a key pillar of effective corporate governance and business operations. By formulating relevant management rules including the "Anti-Fraud Management Standards," we clearly define the anti-fraud responsibilities of managers at all levels to ensure risk prevention and control measures are integrated throughout the entire business decision-making and operational processes. Through the deep integration of regulatory frameworks and technological solutions, we consistently enhance the accuracy and timeliness of our anti-fraud management, providing a solid foundation for our safe and stable business development.

We have integrated our Feng Chao Risk Control Platform and Ming Mirror Anti-Fraud System with advanced AI technologies. Empowered by algorithms such as voiceprint recognition and background template recognition, we partnered with relevant institutions on illicit activity database sharing, and successfully developed a comprehensive anti-fraud technology matrix featuring pre-event alert, real-time interception, and post-event tracking.

### » FinVolution Anti-Fraud Management Initiatives

#### Intelligent Risk Control System

We developed a fraudulent information database pooling multidimensional data resources from diverse channels.

#### Model-Powered Monitoring and Alert

We independently developed a model for anti-fraud monitoring that accurately detects and identifies irregularities through big data analytics.

#### Efficient Resolution Mechanism

Our Anti-Fraud Team led by the Risk Management Department investigated and processed all fraud cases, establishing the closed-loop management of monitoring, analysis, and resolution.

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



Establish rules based on identified fraud cases to screen fraudulent activities.



Employ networking technologies to identify fraud-related networks and link individuals' fraudulent activities to complicated fraudulent schemes and criminal organizations.



Run irregularity detection programs to detect single irregularities as well as irregularity clusters, to identify unknown or new types of fraudulent behavior.



If the information available in the system is insufficient for the system to make a decision, the relevant loan application is transferred to the Anti-Fraud Team for further verification offline. The Anti-Fraud Team then checks and confirms inconsistencies in the application with the applicant.

#### FinVolution 2024 Anti-Fraud Highlights

We intervened in **7,000** suspected fraudulent activities on average per day.

We successfully blocked a total of **26,000** fraud cases.

We helped individual and institutional users avoid losses totaling nearly **RMB370 million**.

Our platform's anti-fraud programs covered **13.5 million** users.



## Expanding Inclusive Finance to Serve the Real Economy

### Contribution to UN SDGs in this Section



### Material issues in this Section

Inclusive finance and supporting small and micro businesses, Sustainable finance

## 4.1 Inclusive Finance and Supporting Small and Micro Businesses

### »» Expanding Domestic Business Scenarios

FinVolution focuses on the inclusive finance industry, providing efficient financing services for small and micro business owners in need of financial support. Through technological advancements and data accumulation, FinVolution empowers offline loan service providers and financial institutions across the industry chain, aiming to promote the stable and healthy development of the entire industry.

The Company consistently leverages its technical strengths and network resources to identify and recognize the financial credit needs of low-income groups, industrial and commercial sole proprietors, and small and micro businesses. We also play an important role in allocating credit resources in the market, enhancing financial inclusivity. In 2024, the Company provided nearly RMB58 billion in credit technology services to 826 thousand small and micro business owners and industrial and commercial sole proprietors, representing a 23% year-over-year increase in transaction volume and accounting for nearly 30% of our domestic business.

### > FinVolution's Innovative Inclusive Finance Products (Selected)

#### Flexible Repayment

Designed for short-term liquidity needs, this product allows users to pay interest and fees only for the actual number of days the funds are used, minimizing financing costs and precisely meeting the needs of users requiring short-term liquidity.

#### Interest-Free Service Suite

We consistently optimize interest-free products and features as part of our commitment to offering users more flexible options to ease financial burdens. Building on our earlier "7-Day Interest- and Fee-Free" product, we rolled out extended plans such as "1-month interest-free" and "90-day interest-free" offers to help users navigate short-term liquidity needs at different stages.

#### Paizhanggui

With a deep focus on real estate financial services, we deliver efficient and accessible financing solutions to 880,000 households which own properties, empowering users to maximize the value of their assets.

During the reporting period, FinVolution's inclusive finance products and services continued to gain traction and expand in coverage, effectively empowering the growth of small and micro businesses and fostering greater momentum in regional economic development.

- To advance customer acquisition, we maintained a strong focus on enterprise users and small and micro businesses, precisely addressing their operational financing and liquidity needs with professional excellence while safeguarding the real economy.
- Regarding loan disbursement, we established strong partnerships with multiple top-tier banks to match users with high-quality, low-interest financial products, constantly elevating our service experience.
- In terms of user base, our services covered nearly 100 cities across China, with incremental penetration into third- and fourth-tier cities, enabling a broader user base to access professional and inclusive financial services.

## »» Expanding Overseas Financial Business

Rooted locally and expanding globally, the Company has actively enhanced its international competitiveness by forming a new "dual-engine" growth model supported by domestic and international business. We have established deeply localized fintech platforms in countries including Indonesia, the Philippines and Pakistan. In 2024, we also obtained key financial licenses in multiple countries, achieving major milestones in operational compliance. By the end of 2024, the Company's overseas business had provided credit technology services to a total of 7 million users, with annual transaction volume exceeding RMB10 billion, an increase of 27.8% year-over-year.

The Company is committed to leveraging technology to provide Indonesian with more equitable, convenient and inclusive financial products and services. The Company strictly adheres to the regulations set forth by the Financial Services Authority of the Republic of Indonesia (OJK), including Circular Letter No. 19/SEOJK.06/2023 on the implementation of joint funding services based on information technology, and OJK Regulations No. 8, 9 and 16 of 2023. In compliance with local regulatory requirements, the Company undergoes online reviews and submits individual risk assessments through OJK, fulfilling all overseas regulatory mandates.

## » 2024 Key Actions and Achievements of the Indonesia Business Unit

### Optimizing Technology Infrastructure

We fully upgraded our infrastructure using a cloud-native architecture, enabling all services to run on the cloud. This setup supported dynamic resource allocation and efficient resource utilization through flexible scaling. Upon optimization, our database costs decreased by 41%, while the overall costs of infrastructure, including servers and storage, dropped by 10%, significantly improving resource efficiency.

### Building a Localized Intelligent Anti-Fraud Defense System for Indonesia

We built an intelligent anti-fraud defense system tailored to the Indonesian market by optimizing relevant strategies and integrating the services of 10 third-party service providers. Through the refinement of risk control models and the integration of these third-party risk control vendors' services, the system combated fraudulent activities such as AI face swapping, identity theft, and fraudulent application schemes. As a result, our fraud detection accuracy and recall rates both surpassed 95%, comprehensively enhancing our overall fraud detection and risk defense capabilities.

### Raising Anti-Fraud Awareness and Growing Social Media Impact

The Group's Indonesian brand deepened its commitment to enhancing customer influence through a special consumer protection campaign, focused on raising anti-fraud awareness and expanding social media impact. Key actions included:

- Launching an 8-episode anti-fraud awareness campaign video series based on real scam cases;
- Supporting two users in reviving their struggling small businesses to strengthen social impact; and
- Collaborating with national-level media outlets and key opinion leaders (KOLs) to conduct online and offline anti-fraud education.

In 2024, our Indonesian branding efforts achieved impressive outcomes: the brand recorded 31 million organic impressions, gained over 21,000 new followers across platforms, and boosted user engagement by 500% year-over-year, with all key metrics surpassing industry standards. Additionally, our educational initiatives were covered by over 100 authoritative national-level and local media outlets, continuously expanding FinVolution's social impact.

In the Philippine market, the Company actively responds to the Philippine government's fintech policies by leveraging data and technology to connect users and financial institutions, building a bridge of trust and providing convenient and affordable financial services to the local population.

### > 2024 Key Actions and Achievements of The New Overseas Business Division in the Philippines

#### ● Optimization of Server Deployment

By adopting a cloud-native architecture, we fully leveraged the cloud platform's core advantages in scalability and operational agility. This led to a significant improvement in server resource utilization and ultimately reduced IT operating costs per million in transaction volume by 50%.

#### ● Launch of WAGI App: Enhancing Financial Literacy in the Philippines

Launched in July 2024, WAGI is a financial education platform designed to improve financial literacy among Filipinos through engaging, bite-sized learning formats. The platform collaborated with FedCenter, the Philippines' largest finance education platform, to develop easy-to-understand courses, featuring well-known key opinion leaders to boost user engagement. Currently available on Google Play, WAGI is set to launch on the App Store soon. Based on user feedback, an upgraded version will be released in July 2025, adding government agencies as content partners, effectively elevating WAGI from a corporate social responsibility (CSR) initiative into a key government relations (GR) channel for JuanHand.

#### ● The PROTECTA FINTECH Campaign: Building an Anti-Fraud Alliance for the Fintech Industry

In December 2024, the PROTECTA FINTECH campaign was jointly launched by the Philippines' Cybercrime Investigation and Coordination Center (CICC), FinVolution's Philippine Subsidiary, and the local financial institution Maya, to address the surge in fintech-related crime typically seen at the end of the year. As criminal schemes enabled by AI continued to evolve in 2025, the campaign scaled up by engaging a wider range of participants from both the public and private sectors, working toward a broader anti-fraud ecosystem anchored by a multi-stakeholder alliance.

## 4.2 Advancing Sustainable Supply Chain Finance

Over recent years, China has introduced an array of policies and guidelines to support the development of supply chain finance and enhance relevant institutional frameworks. The Company has actively aligned with key policies such as "Opinions on Financial Support for the Industrial Sector in Stabilizing Growth, Adjusting Structure and Heightening Efficiencies" and the "Opinions on Regulating the Development of Supply Chain Finance to Support Stable Supply Chain and Industrial Chain Circulation and Upgrading," striving to improve services across the industrial value chain, advance digital transformation, and enhance risk prevention and control.

### > FinVolution – Yonghui Yunjin Supply Chain Finance Business

#### Background

In July 2024, the Company completed an equity investment in Yonghui Yunjin, which was subsequently converted into a joint venture. In September, the supply chain finance business was officially relaunched.

#### Objectives

Relaunch supply chain finance business operations to enhance support for the real economy. By optimizing the allocation of funds, the Company will provide stable and reliable financial services to cooperative enterprises and promote the healthy development of the supply chain ecosystem.

#### Management Framework

In terms of business process and management framework, we enhanced risk identification and management through credit-review separation, human-machine interaction, internal and external data verification, and loan lifecycle real-time monitoring, etc.

#### Actions and Achievements

As of the end of 2024, the FinVolution - Yonghui Yunjin supply chain finance business served 33 clients. The service covered diverse departments within Yonghui Superstores, including dry groceries, snack foods, cleaning supplies, prepared foods, meat & poultry, grains & staples, dim sum, fruits, bakery, vegetables, and aquatic products, etc., with cumulative disbursements totaling over RMB45 million.

### > FinVolution Supply Chain Finance Business Process

Target customer screening



Marketing and on-site investigation



Self-service application



Human-machine collaborative risk management



Customer disbursement and loan lifecycle monitoring



Proactive repayment and write-off of repayments

## FinVolution Empowers Agricultural Industry Chain Advancement

Hainan Xiyuan Ecological Agriculture Co., Ltd., a key agricultural industrial leader in Hainan Province, has developed 18 proprietary planting bases across multiple locations in Hainan, covering a total area of 7,500 mu (approximately 1,200 acres). It has built a comprehensive industry chain encompassing fruit cultivation, source procurement, agricultural technology R&D, cold chain storage and logistics, and e-commerce operations. It employs an innovative development model that fosters synergy among leading enterprises, planting bases, specialized cooperatives, and farmers, successfully helping over 5,500 farmers in surrounding areas increase their incomes and improve their livelihoods.

During peak harvesting periods, Hainan Xiyuan faces temporary, frequent and urgent working capital challenges. Timely payment to farmers is essential for maintaining a stable supply at the source. Additionally, upfront capital is required for the grading, processing, and cold chain storage of agricultural products, which imposes considerable financial pressure on the involved parties.

With the relaunch of supply chain finance services in 2024, FinVolution swiftly addressed Hainan Xiyuan's financial need by allocating a dedicated RMB5 million special fund. This support effectively eased Hainan Xiyuan's capital constraints and bolstered FinVolution's industrial influence in empowering farmers, contributing to farmers' income growth and advancing rural industrial transformation and upgrade.





# Driving Progress through Innovation and Ecosystem Development

Contribution to UN SDGs in this Section



## Material issues in this Section

Product and service quality, information security and privacy protection, fintech innovation, protection of consumer rights and interests

## This chapter refers to the following GRI standards

GRI 417-1, 417-2, 417-3, 418-1

## 5.1 Product and Service Upgrades

We consistently upgrade the quality and efficiency of financial services through technological innovation, in strict compliance with the "Product Quality Law of the People's Republic of China," the "Standardization Law of the People's Republic of China," and all relevant local laws, regulations and industry standards of jurisdictions where we operate. In compliance with regulatory requirements (e.g., "Self-discipline Convention on Overdue Debt Post-Loan Management"), we have developed a series of management systems for all of our processes from asset protection to customer service, including the "Management Process for Asset Protection Businesses" and the "Customer Complaint Management System." We dynamically update these systems to adapt to regulatory changes. The Company also strictly observes the "Regulation on the Implementation of the Law of the People's Republic of China on the Protection of Consumer Rights and Interests" and the "Personal Information Protection Law of the People's Republic of China." By implementing standardized service processes and accountability mechanisms, we effectively safeguard customer rights and interests while upholding our commitment to responsible finance.

### »» Upgrading Omnichannel Services and Building Specialized Competencies

We value communication with our customers and have established a smooth, two-way communication mechanism to promptly respond to customer needs. Our omnichannel feedback system allows customers to seek assistance through various means such as the 95065 hotline, online customer service, web, App, WeChat, Weibo, forum, community, HTML5, email, and SMS message. In 2024, our domestic platform achieved a user satisfaction rate of 98.6%, with a 93.1% average online connection rate for customer service inquiries and a 74% first-contact resolution rate for users' issues.

Guided by the principle of "ensuring 100% staff compliance and driving success through professional excellence," FinVolution has implemented a targeted training plan for its four major business lines: post-loan management, sales, customer service, and outsourcing. We have established a comprehensive, zero-blind-spot internal training system to build our staff's core competencies in business knowledge, internal control compliance, information security, governance of illicit and fringe industries, and insights into frontier technologies, and have built a closed-loop management mechanism that covers "training, examination, application and evaluation." Meanwhile, through a digital learning platform, we have tailored skill development to each employee's unique strengths, ensuring that every team member gains both solid financial literacy and a deeply internalized, customer-centric service ethos. In 2024, the Company provided 2,061 dedicated training sessions and engaged a total of 43,207 participants.

## > FinVolution's Internal Training Matrix

Department	Content	Frequency	Coverage rate
Post-loan	<ul style="list-style-type: none"> <li>Onboarding skill training for new recruits</li> <li>Corporate culture training for new recruits</li> <li>Promotion of corporate systems for new recruits</li> <li>On-the-job skill enhancement training</li> <li>Advanced training for on-the-job employees transitioning to a new business module</li> <li>Knowledge updating training for on-the-job employees</li> <li>Training on internal and external compliance cases</li> <li>Training on consumer protection-related content, such as illicit and fringe industries</li> <li>Dedicated information security training</li> <li>Internal controls and compliance training</li> <li>Quality assurance standards training</li> <li>General management competency training</li> <li>General management leadership training</li> <li>Training on management operation skills</li> </ul>	Monthly	100%
Customer service	<ul style="list-style-type: none"> <li>Business knowledge training</li> <li>Frequent quality assurance and promotion of compliance best practices</li> <li>Sharing of outstanding performers' experiences</li> <li>Internal and external case studies on the governance of illicit and fringe industries</li> <li>Dedicated training on information security and internal controls and compliance</li> </ul>	Monthly	100%

Department	Content	Frequency	Coverage rate
Sales	<ul style="list-style-type: none"> <li>Introduction to corporate culture</li> <li>Internal and external case studies on the governance of illicit and fringe industries</li> <li>Dedicated training on information security</li> <li>Training on internal control, compliance management and business standards</li> <li>New business training</li> <li>Upskilling training</li> </ul>	Monthly	100%
Outsourcing	<ul style="list-style-type: none"> <li>Introduction to organizational structure and corporate culture</li> <li>Frequent quality assurance and promotion of compliance best practices</li> <li>Sharing of industry information and cases</li> <li>New business training</li> <li>Internal and external case studies on the governance of illicit and fringe industries</li> <li>Upskilling training</li> </ul>	Monthly	100%

The Company also advocates for responsible marketing. Our "Rules for the Implementation of Business Regulations" and regular spot checks on our employees' implementation thereof aim to prevent the posting of misleading advertisements on the Company's marketing platforms (including the official website, app, and official WeChat account). We also require employees to explain the details of lines of credit, terms, interest and fees to customers, ensuring that our customers fully understand the features of relevant loans.

## » Smart Business Scenarios Facilitate Corporate Digital Transition

FinVolution has always leveraged digital technology innovations to resolve financing issues encountered in the enterprise development process, optimize customers' financing experiences, and significantly reduce financing costs. We consistently expand the boundaries of our technology services, extending our digital capabilities to diverse scenarios such as smart retailing and green mobility to help enterprises achieve full-chain digital transition.

### "Paixiaozu" Facilitates Full-Chain Digital Transition for Enterprises



In 2020, FinVolution Group incubated the brand "Paixiaozu" and built a SaaS platform for smart e-bike rentals, integrating functions such as rental management, risk control, and finance. Leveraging the Group's advantages in digital technologies, this platform effectively lowered the barrier for delivery riders to rent e-bikes and promoted the digital transition of the industry.

Paixiaozu has now established a comprehensive service ecosystem. In addition to providing SaaS services to leasing SMEs, it also closely collaborates with partners across the industrial chain, including charging and battery-swapping platforms, OEMs, and insurance companies. The platform covers 250 cities across China, boasts 20,000 offline outlets, and has cumulatively served over 2.5 million delivery riders. Paixiaozu recorded an annual transaction volume of nearly RMB2 billion in 2024, securing a leading market share in China. In April 2024, Paixiaozu was awarded the "Instant Delivery Innovation Platform of the Year" at the "2024 Instant Delivery Capacity Conference," highlighting its outstanding technological innovation in the instant delivery sector.



## 5.2 Protecting Consumer Rights and Interests

As a long-term participant in the fintech field, FinVolution has always placed the protection of consumer rights and interests at the heart of its corporate strategy, viewing it as essential to the Company's robust growth. In 2024, the Company continued to deepen this commitment and make steady progress through concrete and effective measures.

In terms of system development, we continuously enhance our consumer rights and interests' protection framework. We have comprehensively upgraded our existing, well-structured system through systematic reviews and targeted refinements, further improving its scientific rigor and effectiveness. Furthermore, by refining and strengthening the consumer protection review mechanism within business processes, we have effectively translated the concept of consumer rights protection into actionable practices, seamlessly aligning these efforts with our overall business development.

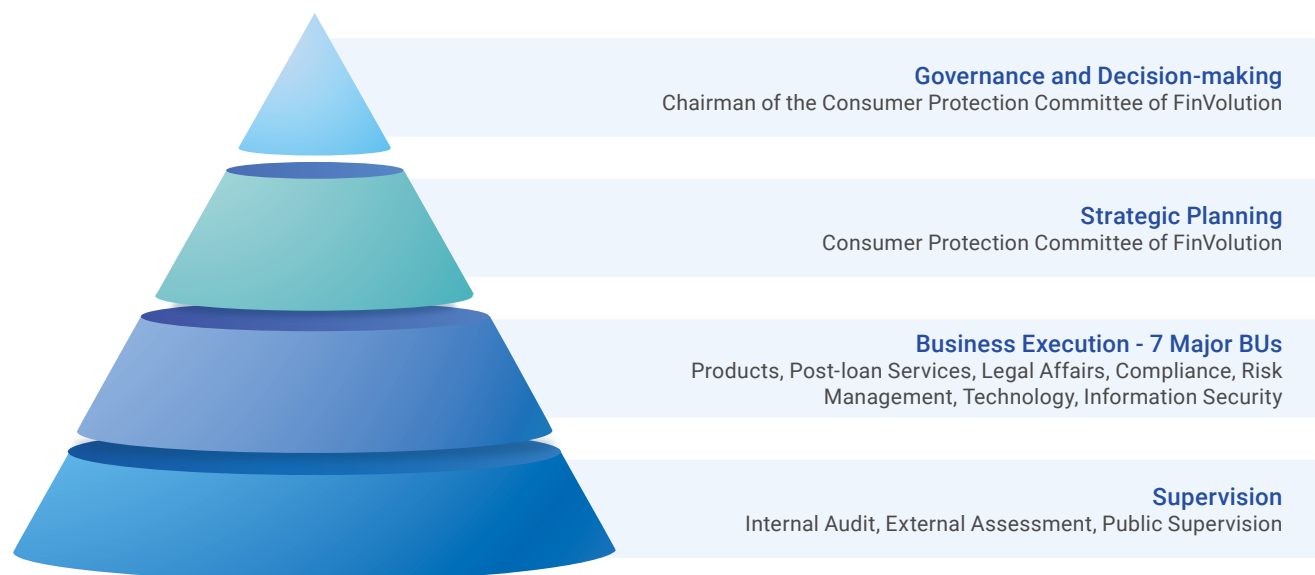
In terms of practical implementation and outreach, FinVolution actively promotes the concept of "joint efforts in consumer protection" across multiple provinces and cities, including Qinghai, Henan, Sichuan, Fujian, and Shanghai. Through close collaboration with various financial institutions, we jointly planned and carried out a diverse series of informative activities aimed at educating financial consumers on rights and interests protection. These efforts effectively improved consumers' financial literacy and risk awareness, contributing meaningfully to the development of a healthy and well-regulated financial consumption environment.

### » Reinforcing the Mechanism of Consumer Rights Protection

In 2024, FinVolution comprehensively optimized the organizational structure of its Consumer Rights and Interests Protection Committee and built a new collaborative governance ecosystem integrating regulatory policies, industry practices, academic research, and professional legal resources, to provide comprehensive protection for users' rights and interests. At the same time, the Company elevated this topic to a strategic level, incorporating it into its core sustainable development topics and overall development plan. The Governance and Decision-making team, composed of FinVolution's senior management, will continue to coordinate strategic consumer protection planning, ensuring that it keeps pace with the Company's development.

During the reporting period, the Company introduced 11 core systems dedicated to consumer rights and interests protection, including the Administrative Measures for Consumer Rights and Interests Protection, Management Standards for Financial Marketing and Promotion Activities, Measures for Financial Consumer Risk Rating and Assessment, Implementation Measures for Consumer Complaint Management, Internal Supervision and Accountability System for the Protection of Financial Consumers' Rights and Interests, and Administrative Measures for Emergency Response Plans. These systems comprehensively covered FinVolution's business processes, elevating its consumer protection efforts to a new level characterized by standardization and systematic governance. Additionally, the Company published the "2024 Annual Report on Consumer Rights and Interests Protection of FinVolution Group." In 2024, we also launched a dedicated consumer education section within our products, aimed at raising awareness of financial literacy, fraud prevention, and rights protection among our customers. During the year, 360,000 users received in-depth customer care services, underscoring the Company's strong commitment to safeguarding consumer rights through concrete actions.

### › FinVolution's Consumer Rights and Interests Protection Mechanism



## »» Consumer Education and Cultural Expression of Consumer Protection

While strengthening its consumer protection system, the Company also promoted its cultural expression and practical implementation of the concept of consumer protection through innovative educational initiatives, deeper industry collaboration, and the development of a knowledge-sharing platform.

### > Overview of 2024 FinVolution's Consumer Protection Education and Promotion Efforts in the Financial Sector

#### ● "Financial Education and Promotion Month" Joint Consumer Protection Series Events

The Company actively participated in the "Financial Education and Promotion Month" initiative, jointly launched by the National Financial Regulatory Administration, the People's Bank of China, and the China Securities Regulatory Commission.

- Collaborated with the Shanghai Pudong Cyberspace Administration, the Shanghai Pudong Public Security Bureau, and the Lujiazui Sub-district Office to host a cybersecurity education event titled "A Cup of 'Sobering' Iced Americano" in Lujiazui's central business district, raising public awareness of cybersecurity.
- Co-hosted a dedicated financial consumer protection seminar with Xinwang Bank and organized a consumer protection-themed celebration for central Chengdu communities. Through interactive games and on-site charitable consultations, the event helped enhance citizens' financial literacy.

#### ● Engaged in the compilation of the "Blue Book on Protecting Rights and Interests of Financial Consumers in China"

With guidance and support from the National Internet Finance Association of China, the Company played a key role in compiling the Blue Book on Protecting the Rights and Interests of Financial Consumers in China, which was officially released in March 2025. As a core participant, the Company contributed to a comprehensive review of legislative practices both domestically and internationally, examined consumer protection issues across various segments of the financial industry, and offered targeted compliance recommendations.

#### ● Continuously updated Paipaidai's series of courses on consumer protection

To further educate financial consumers and promote the concept of consumer protection, the Company introduced the "Paipaidai Series of Courses on Consumer Protection." During the reporting period, several courses were conducted to raise awareness about illicit and fringe industry practices, focusing on topics such as "Personal Information Security" and "Staying Vigilant Against Proxy Wealth Management," among others.



Protection for Rights and Interests of Financial Consumers Celebration in Jinjiang District, Chengdu



Blue Book on Protecting Rights and Interests of Financial Consumers in China



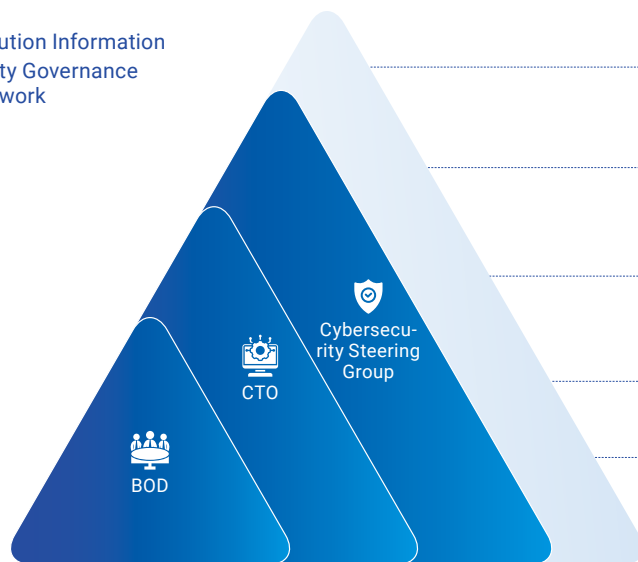
Paipaidai Series of Courses on Consumer Protection

## 5.3 Information Security and Privacy Protection

FinVolution Group has incorporated information security and privacy protection into its long-term governance system and strictly complies with laws, regulations, and regulatory documents such as the "Personal Information Protection Law of the People's Republic of China," the "Network Security Law of the People's Republic of China," the "Data Security Law of the People's Republic of China," and the "Measures for the Administration of Generative Artificial Intelligence Services." It has also systematically developed 31 management systems, including "FINV-ISMS-L2-15 Cyber Security Management Measures," "FINV-PIMS-L1-04 Privacy Information Management Strategies," and the "FINV-PIMS-L2-27 Management Measures for Personal Information Protection."

The Company has established a three-tier information security governance framework consisting of Board of Directors (BOD), Chief Technology Officer (CTO), and Cybersecurity Steering Group. It strengthens information security protection through a multi-dimensional approach, including enhancing systems, deepening management, promoting technological innovation, and enhancing training. Together, these measures form a robust security shield for the Company. The Cybersecurity Steering Group plays a pivotal role by coordinating routine support across departments, including Information Security, Legal, and Internal Control, thereby providing users and partners with services of higher quality, greater efficiency, and enhanced security.

### > FinVolution Information Security Governance Framework



#### Security Department

Identify security risks, facilitate overall security system building, guide and supervise the implementation of security strategies and plans

#### Legal Department

Analyze gaps and discrepancies with local laws and regulations to guide security compliance building

#### Public Affairs Department

Coordinate with external agencies and expert resources and communicate with regulatory authorities

#### Internal Control Department

Audit the implementation of various security standards and operational records

#### Security Administrator

Coordinate the collection of security requests, track the implementation of security measures, and provide feedback on the progress of security-related programs

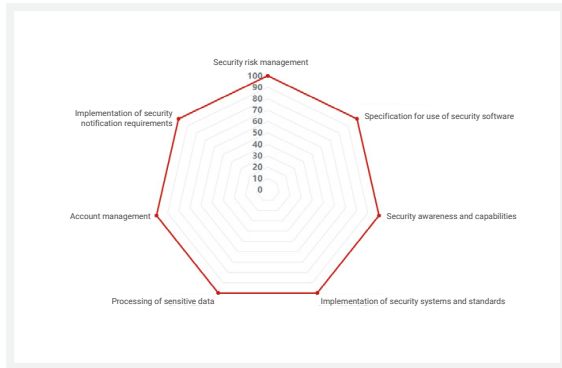
In 2024, to align with the updated requirements of ISO 27001:2022, the Company revised and upgraded 15 internal systems, including the "FINV-ISMS-L2-14 Operational Security Management Measures" and the "FINV-ISMS-L2-19 Management Measures for Information Security and Personal Information Leakage Incidents." Throughout the reporting period, the Company reported no incidents involving violations of laws or regulations related to information security.

## »» Enhance Information Security Control Through Diverse Strategies

Focusing on core data security objectives, the Company has established a comprehensive data security ecosystem that spans the entire lifecycle from risk prevention and control to potential risk identification and emergency response, forming a multi-dimensional and multi-level security architecture. Driven by technological innovation and targeting real-world application scenarios, the Information Security Department continues to strengthen its cybersecurity defense capabilities through research, development, and deployment of advanced technologies. In 2024, two subsidiaries, Fujian Zhiyun and Tianjin Zhiyun, successfully completed Level 3 registration under China's Multi-Level Protection Scheme (MLPS) for information systems, reflecting the Company's strong commitment to cybersecurity compliance.

### > 2024 FinVolution Information Security Management Measures and Achievements

Measures	Achievements
Security Scoring Mechanism	<ul style="list-style-type: none"> <li>The Company has implemented an innovative security scoring mechanism across all departments, conducting periodic assessments and horizontal comparison of 7 key areas from 15 dimensions. This system effectively incentivizes active participation of all departments in security initiatives, thereby reinforcing the Company's overall cybersecurity foundation.</li> </ul>
Regulatory Compliance	<ul style="list-style-type: none"> <li><b>Industry and Information Technology Sector:</b> In accordance with the requirements of the Shanghai Communications Administration, the Company collaborated with the Shanghai Cyber Research Institute, a professional information security consulting and assessment agency, to complete data security risk assessments and self-assessments for user rights and interests' protection in mobile internet applications in Shanghai. This initiative ensures the Company's ongoing compliance with regulations while consistently delivering trustworthy fintech products.</li> <li><b>Cyberspace Administration Sector:</b> As one of the second-batch pilot organizations in Pudong New Area, Shanghai, the Company completed the network data security risk assessment in the cyberspace administration sector, setting a benchmark within the industry.</li> </ul>
Developing Security Platforms	<ul style="list-style-type: none"> <li><b>Network Detection and Response (NDR) Platform:</b> Leveraging full traffic analysis technology, the Company deployed an NDR platform capable of real-time threat detection and automated response. It covers 98% of known attack signatures and zero-day threats, and works in tandem with firewalls to effectively block malicious activity.</li> <li><b>API Threat Detection and Response Platform:</b> The Company established a comprehensive API lifecycle security management system. Powered by an automated detection engine, it continuously monitors for diverse interface vulnerabilities including unauthorized access and potential data leaks.</li> <li><b>Deploying Spam Gateway System:</b> Through intelligent algorithms, the system automatically identifies and blocks spam and phishing emails, with a blocking rate exceeding 95%. This significantly reduces the risks posed by spam and phishing emails, minimizes disturbances to employees, and enhances work efficiency.</li> </ul>
Data Classification and Grading	<ul style="list-style-type: none"> <li>The Company has fully implemented data classification and grading across both the MySQL and big data layers. At the big data layer, it has achieved table-level permission control, dynamic data masking, and comprehensive auditing of sensitive data operations.</li> <li>The Company has upgraded its database management system "Jingwei" and its big data platform "BuleWhale" by introducing two-factor authentication and revoking shared accounts.</li> </ul>
Upgrading Intelligent Transaction Audit Center	<ul style="list-style-type: none"> <li>The Company has upgraded its Intelligent Transaction Audit Center by integrating machine learning-based anomaly detection (combining clustering analysis and time-series forecasting) with a rule engine for dual-layer verification. This advanced system enables real-time monitoring of transaction flow smoothness and fund chain tracing, achieving an abnormal transaction blocking accuracy rate exceeding 99.5%.</li> </ul>
Active-Active Data Center and Field Tests	<ul style="list-style-type: none"> <li>Following the completion of the active-active data center, the Company conducted five large-scale field tests to comprehensively validate system load capacity and tiered switching mechanisms. The tests achieved active-active switchover within 50 minutes, significantly enhancing system availability, establishing a data center-level disaster recovery framework, and providing strong support for business continuity.</li> </ul>



Example of Security Scoring Mechanism



API Threat Detection and Response Platform



Network Detection and Response (NDR) Platform

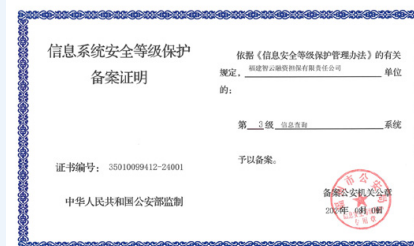
## Domestic and overseas certification

### Domestic certification

- Maintained ISO9001/27001/27701 certification.
- FinVolution's independently developed large language model, "Rice-Seed," has been officially registered.
- Zhiyun (Tianjin) Financing Guarantee Co., Ltd./Fujian Zhiyun Financing Guarantee Co., Ltd. have completed Level 3 registration of hierarchical security protection for information systems.
- The intelligent risk control platform system has completed Level 3 registration of hierarchical security protection for information systems.
- Shanghai PPDai Financial Information Services Co., Ltd. continued to meet the requirements for Level 3 communication cybersecurity protection.



Hierarchical Security Protection for Information Systems Registration Certificate



Hierarchical Security Protection for Information Systems Registration Certificate



Hierarchical Registration Certificate for Communication Cybersecurity Protection

### Overseas certification

- Maintained ISO27001 certification for Indonesian subsidiary

## »» Raising Awareness of Privacy Protection through Trainings and Simulations

The Company maintains its commitment to proactive cybersecurity by conducting regular training and simulations. This education continuously strengthens employee awareness and fosters a culture of privacy protection across the organization, laying a solid foundation for delivering secure and trustworthy digital financial services.

### Privacy Protection Trainings

**Theme:** phishing and anti-phishing, corporate security standards, laws and regulations on data and personal information protection, AI tool usage standards and protection of corporate trade secrets, etc.

**Targets:** Departments including front-office receptionists, middle-office technical personnel, and back-office support personnel. The average training duration per person is approximately 2 hours.

**Forms of training:** fun offline competitions, collaborative online events, quizzes and trivia questions, etc.

**Achievements:** During the reporting period, a total of 15 security awareness training sessions on data security and customer privacy protection were held. Employees' security awareness has been significantly enhanced, as evidenced by a noticeable increase in the number of phishing email samples voluntarily reported to the Security Department and a remarkable rise in the frequency of employee consultations with the Security Department on various security issues.

### Drills

**Sessions:** During the reporting period, we organized 5 security simulation sessions in total.

**Achievements:** We actively engaged in "Bedrock Action," a cybersecurity simulation organized by the Shanghai Communications Administration. The Company was awarded the title of "Outstanding Unit for Tactical and Strategic Approaches," with some members of our team receiving "Outstanding Individual" honors. These accolades fully demonstrate the professional strength of the Company's Information Security Department in the field of cybersecurity.



2024 FinVolution Staff Knowledge Contest during the National Cybersecurity Awareness Week

### Honors and Achievements

- The Company was honored with the title of "Best Supporting Organization of the Year in Cybersecurity."
- In the 2024 Internet Corporate Credit Rating organized by the Cyberspace Administration of China, the Company was rated AA for 4 consecutive quarters.
- The Company has been ranked among the "Top 100 Enterprises in Shanghai's Software and Information Technology Service Industry" for 5 consecutive years.
- The Company's Security Director was appointed as a member of the Expert Committee for the "Bedrock Action" - Shanghai's Practical Cybersecurity Defense Simulation in the Industrial and Information Sectors.
- The Company was recognized for its outstanding tactical and strategic approaches.



Trophy for Outstanding Tactical and Strategic Approaches in "Bedrock Action" 2024



Appointment Certificate from the "Bedrock Action" Expert Committee

## 5.4 Financial Technology Innovation

FinVolution views technology as the cornerstone of its development and consistently strengthens its capabilities in technological innovation. Centered on six core competitive advantages, including intelligent operations, advanced risk control, and model management services, the Company drives product innovation to improve the efficiency of financial services and deliver differentiated value to both customers and partners.

### »» Deeply Integrating AI into Businesses

In 2024, the Company ramped up its investment in AI R&D to promote the deep integration of AI across its business processes and enable full-chain intelligent upgrades. In November, FinVolution's independently developed large language model (LLM), "Rice-Seed," received official registration approval, establishing a compliant foundation for delivering intelligent services to C-end users.

#### > FinVolution's Major Innovative Technologies and Achievements in 2024

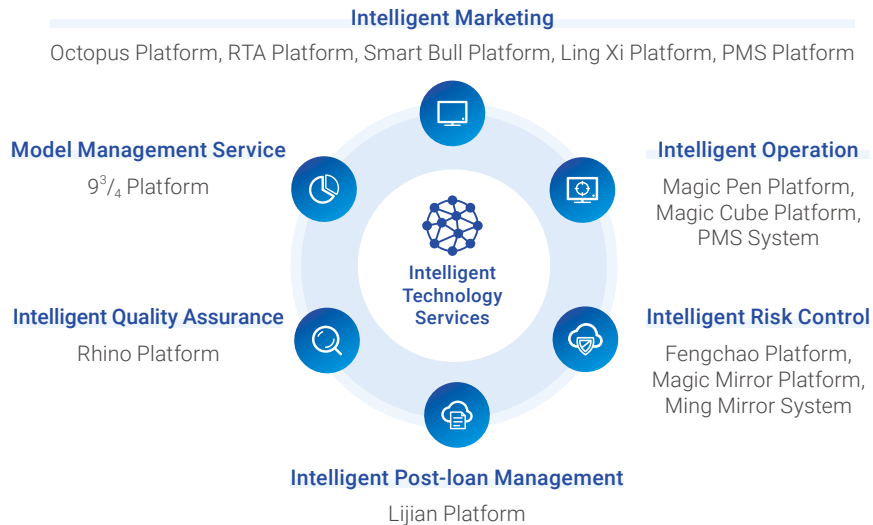
Technology	Achievements
Optimization of Computing and Storage Resources	By establishing a robust lifecycle management system for physical machines and their components, we improved the centralized deployment of physical resources, significantly increased server rack utilization, and ultimately reduced total computing and storage resources by 7.7%.
Code Assistant - XCoder	Through a dedicated plugin, the AI programming assistant is deeply integrated into developers' daily Integrated Development Environment (IDE). Powered by LLM technology, it supports multiple programming languages (including Java, JavaScript, Golang, Python, and Shell) and delivers four core functions: programming learning assistance, intelligent code generation, development task automation, and code quality optimization. As of the end of 2024, the tool had supported 146 developers and facilitated the generation of 290,000 lines of high-quality code.
Code Assistant - Tongyi Lingma	Tongyi Lingma, an intelligent programming assistant for IDEs, has been successfully integrated into the Company's R&D ecosystem, effectively supporting the development of the business middle platform. As of the end of 2024, the plugin had served 157 registered developers, achieving an average adoption rate of 30%, and had generated a total of 630,000 lines of high-quality code.
AI-Powered Correction for Structured Query Language (SQL) Errors	We have developed an AI-powered intelligent correction system for data query errors to effectively address common failure scenarios in production environments, such as malformed SQL structures, misspelled table or column names, slow queries, and other inefficiencies. By intelligently identifying error types, the system automatically generates targeted repair solutions. During the year, it completed 5,076 error corrections, with an adoption rate of 20%.
Core Credit System	Leveraging Domain-Driven Design (DDD), the system has split end-to-end services and adopted a distributed microservices architecture based on the Spring Cloud framework to decouple business components and support elastic scalability. Additionally, we have developed a multi-dimensional billing center capable of supporting 23 distinct billing models. On the funding platform side, we deployed an API gateway cluster and adopted encrypted communication protocols to ensure compliant access for funding partners and enable efficient T+1 settlement connections.
AI-generated Advertising Materials	With the Company's independently developed intelligent material generation system, advertising content can now be automatically produced. Leveraging technologies such as compliant AI-powered video face-swapping, intelligent animation generation, and oral content optimization, the system has not only significantly improved advertising production efficiency but also enriched content presentation, allowing users to gain a deeper and more multidimensional understanding of the Company's product features.

## »» Launch of Zeta - A Platform for the Innovative Applications of Intelligent Agents

With innovation rooted in its DNA, the Company has applied AI algorithms across multiple scenarios, including customer acquisition and marketing, risk control and anti-fraud, and customer service, to significantly boost both service efficiency and operational performance.

In 2024, the Company launched "Zeta," a platform for innovative intelligent agent applications. Integrated with the LLM development platform E-LADF released in 2023, Zeta has enabled the creation of an intelligent system that spans core business functions such as advertising-driven customer acquisition, risk control, and customer interaction. As of the end of 2024, these two platforms had supported over 1,000 LLM applications and integrated with DeepSeek-R1, marking a major technological upgrade that enhances both operational efficiency and user experience. By leveraging AI, the Company has reduced advertising content creation costs by 60%. In the customer service domain, the application of voice summarization technology has shortened the average call processing time from 20 minutes to just 1 minute, boosting per capita work efficiency by 20 times.

### > FinVolution Intelligent Technology Services





# Promoting People-Centric Values and Growth-Oriented Culture

Contribution to UN SDGs in this Section



## Material issues in this section

Recruitment and Employee Rights and Interests, Employee Training and Development, Occupational Health and Safety

## This chapter refers to the following GRI standards

GRI 2-7, 401-1, 401-2, 401-3, 403-2, 405-1

## 6.1 Recruitment and Employee Rights and Interests

### Comprehensive Recruitment and Employment Mechanisms

FinVolution is committed to compliant employment practices and strictly adheres to labor laws and regulations in all jurisdictions where it operates, including the "Labour Law of the People's Republic of China" and the "Labour Contract Law of the People's Republic of China." The Company follows internationally recognized human rights standards such as the "UN Guiding Principles on Business and Human Rights," the "ILO Declaration on Fundamental Principles and Rights at Work," and the "Ten Principles of the UN Global Compact," ensuring effective protection of employee rights.

We embrace diversity and firmly oppose all forms of employment discrimination. Candidates of all nationalities, races, ethnicities, religions, ages, and genders are provided with open, fair, and equitable opportunities in recruitment, compensation, benefits, and promotion. The Company strictly prohibits child labor and forced labor and respects employees' rights to freely join and form legal associations.

Our recruitment efforts leverage a wide range of channels, including online job platforms, campus recruiting, on-site job fairs, internal referrals, and professional headhunters, to expand the reach of information dissemination and precisely match recruitment resources to roles. We uphold fairness, equity, and transparency throughout our recruitment process, prioritizing candidates' professional skills and technical expertise. All applicants who meet the job requirements will be given equal opportunities to interview. In the event of employee termination or departure, the Company respects the employee's wishes and follows established termination procedures as required by all applicable laws and regulations.

#### Cultivating Young Talent through Campus Recruitment



FinVolution integrates young talent development into its sustainable development strategy. For 8 consecutive years, the Company has proactively recruited promising young talent domestically and internationally, offering graduates exceptional career advancement opportunities and fostering their professional growth.



FinVolution advocates diversity, equality, and inclusiveness, and continuously enhances its diversity management system. As of the end of 2024, our workforce, which includes full-time, part-time, and other employee categories, comprised 44.4% female employees, 28.1% international employees, and 4.1% employees from minority ethnic groups, reflecting a diverse team structure across gender, nationality, and ethnicity.

## »» Enhancing Employee Benefits and Welfare

FinVolution upholds a people-centric philosophy, respecting every employee and placing great emphasis on their well-being and sense of belonging. We continually improve our employee benefits and welfare programs to effectively protect their fundamental rights and foster mutual growth between the Company and its employees. The Company has a long-standing commitment to protecting employee rights and interests through comprehensive benefits programs available to all employees, including trade union benefits and employee assistance programs.

### » Overview of FinVolution's Employee Rights, Interests and Benefits

Aspect	Specific Measures
Remuneration Protection	<p><b>Remuneration systems:</b></p> <ul style="list-style-type: none"> <li>We have developed a competitive compensation and incentive system and strictly enforce the principle of "equal pay for equal work" to protect the legitimate rights and interests of employees.</li> <li>We conduct comprehensive annual analyses and evaluations of salary structures regularly, analyzing the internal connection between pay levels, performance appraisal outcomes, and external market environments. Additionally, we make scientific and reasonable adjustments based on actual conditions to ensure the rationality and adaptability of the remuneration system.</li> <li>We implement an employee stock option plan for eligible employees, directors, and advisors, aligning employees' interests with the Company's long-term development to achieve mutual benefits.</li> </ul> <p><b>Overtime Compensation:</b> We strictly comply with local laws and regulations to standardize overtime management. When overtime work is necessary due to business demands, employees will receive full overtime compensation according to legal standards, ensuring their labor rights are fully protected.</p>
Leave and Attendance	<p><b>Leave Systems:</b></p> <ul style="list-style-type: none"> <li>Statutory holidays: Weekends, public holidays, and other statutory holidays.</li> <li>Paid leave: Annual leave, sick leave, work injury leave, etc.</li> <li>Special personal leave: Marriage leave, parental leave, breastfeeding leave, paternity leave, bereavement leave, etc.</li> </ul> <p><b>Attendance and Work Mechanisms:</b></p> <ul style="list-style-type: none"> <li>Flexible work mechanism: Employees may opt for flexible working hours or remote work based on their positions.</li> <li>Remote work policy: Remote work can be arranged according to business needs, employee circumstances (e.g., during late stages of pregnancy), and adverse weather conditions.</li> </ul>
Rights Support	<p><b>Human Rights Protection:</b> We strictly prohibit all forms of human rights violations, including discrimination, bullying, intimidation, and sexual harassment. The employment of child labor, forced labor, or any form of coerced labor is strictly forbidden.</p> <p><b>Collective Contracts:</b> We have formalized collective contracts, including the <i>FinVolution Collective Contract</i>, the <i>Special Collective Contract on the Protection of Certain Rights and Interests of Female Employees</i>, and the <i>Special Collective Contract on Compensation</i>, covering remuneration, working hours, rest and leave, workplace safety and hygiene, professional training, insurance and welfare benefits, ensuring systematic and institutionalized protection of employee rights and interests.</p> <p><b>Freedom of Association:</b> We fully respect and support employees' rights to freedom of association, and maintain close communication and positive engagement with trade unions and employee representatives. In 2024, 100% of employees at the Subsidiaries with established trade unions were union members.</p>
Employee Communication	<p><b>Communication Channels:</b> Email, phone, mailbox, etc.</p> <p><b>Communication Activities:</b></p> <ul style="list-style-type: none"> <li>Annual engagement survey and special benefit survey.</li> <li>A variety of occasional activities, such as employee face-to-face sessions with our CEO and director-level strategy meetings.</li> </ul> <p><b>Communication Outcomes:</b> In 2024, we achieved an employee engagement index score of 73.0, exceeding the internet industry's average by 0.8 points.</p>

Aspect	Specific Measures
Employee Benefits	<p><b>Insurance Coverage:</b></p> <ul style="list-style-type: none"> <li>We provide 100% social insurance coverage for all employees as required by local regulations across all operating locations.</li> <li>We enhanced the insurance benefits for employees stationed overseas to include high-end medical coverage with increased coverage limits, direct billing for medical expenses, and dedicated Chinese-speaking customer service, ensuring comprehensive protection of their health and well-being.</li> </ul> <p><b>Employee Activities:</b> We offer recreational facilities and organize a wide array of cultural and sports activities including badminton leagues and basketball games to promote work-life balance.</p> <p><b>Humanistic care:</b></p> <ul style="list-style-type: none"> <li>We provide nursing rooms for female employees to meet their special needs.</li> <li>We regularly extend support and care for sick employees and their immediate family members. In 2024, a total of RMB2,500 was distributed in compensation and subsidies to employees in need.</li> <li>We offer educational expense support for employees on long-term overseas assignments accompanied by their children.</li> </ul>

### Tea Time Together: Monthly Afternoon Tea Initiative



In March 2024, the Company launched a monthly afternoon tea initiative to create a relaxed and enjoyable break time for employees. This initiative has significantly increased employee satisfaction and improved overall quality of life. Beyond enhancing daily well-being, the afternoon tea sessions have deepened employees' enthusiasm and connection to their work, significantly enhancing their sense of belonging and loyalty. Additionally, these gatherings serve as an open platform for team members to communicate freely, fostering information sharing and idea exchange. This collaborative atmosphere promotes smoother teamwork and injects fresh energy into improving work efficiency.



### Parenting Support



The Company values employees' needs for professional growth and family development. To support new parents in overcoming parenting and educational challenges, we have conducted comprehensive research to identify high-quality resources and invited experts in psychology and education to provide tailored training. These sessions cover parenting for children aged 0-6 and 7-12, combining theoretical insights with practical case studies. In 2024, the Company held two parenting training sessions that benefited over 130 employees, helping them effectively balance work and family life.



## 6.2 Employee Training and Development

### »» Employee Training and Growth

To unlock new opportunities and invigorate talent growth, FinVolution has established a comprehensive position management system that supports diverse career development through two key tracks: the PM (Professional/Management) and O (Operating) tracks. Each track is designed with clear, distinct strategies, providing employees with richer, more diversified, and smoother pathways for career development. The Company recognizes the cyclical nature of talent development and continuously strengthens its talent pipeline. By optimizing talent management mechanisms through both horizontal and vertical development channels, we effectively support the Company's sustainable and healthy growth.

#### » FinVolution Employee Career Advancement Paths

##### Lateral Advancement Path

Provide job rotation opportunities based on individual career plans, interests, and strengths.

##### Vertical Advancement Path

Offer internal promotion opportunities to high-performing and exceptionally talented employees.

The Company is dedicated to aligning employees' growth and value realization with organizational development by offering personalized learning and development solutions. Through intelligent learning platforms and a rich array of course resources tailored to diverse roles, seniority levels, and professional backgrounds, it fosters continuous and effective employee development. In 2024, the Company further strengthened its career development and training framework by building a multidimensional training system. The system is structured around course content, competency levels, and development stages, and spans the entire employee lifecycle, addressing both individual growth needs and corporate objectives.

#### » FinVolution Employee Training System

<b>New Employee Training</b>	Onboarding programs and fresh graduate training initiatives
<b>Professional Training</b>	<b>Professional Institutes:</b> Business Analysis University, Technology Institute, Product Institute, Big Data Institute <b>Specialized Business Development Programs:</b> In-house instructor development, customer center training, training on offline consumption scenarios, and international business training
<b>Leadership Training</b>	<b>Leadership Programs:</b> Leadership development programs for middle and junior managers

#### » FinVolution Employee Empowerment Training Mechanism

<b>Senior Executives</b>	Customized training for the senior executive team, focusing on industry research, financial policies, economic dynamics, corporate strategy, and organizational mechanisms.
<b>Middle and Junior Managers</b>	Develop leadership programs and training assessment standards based on diverse levels of management scenarios for middle and junior managers, enhancing the professional competencies of our management personnel.
<b>Young Talent</b>	Implement "Professional Skills Development Plans" and "Long-term Development Plans" to train and select key young talent, fostering multi-disciplinary expertise across finance, product development, IT, big data, and AI.
<b>Entry-Level Employees</b>	Pair entry-level employees with experienced mentors through various professional skills development plans and specialized training programs, equipping them with know-how and skills in sales techniques, operational standards, customer service, etc.
<b>Local Talent</b>	Vigorously train employees in regional offices to enhance their management and professional skills, offering more promotion opportunities and integrating them into FinVolution's global talent development system to elevate their sense of belonging and cultural alignment.

### AI-themed Training



The Company's Rice-Seed University is dedicated to nurturing talent with cutting-edge technology. In 2024, it organized 5 AI-themed external training sessions, engaging over 200 participants from the middle office team. Delivered by industry experts, the training focuses on core areas such as general AI, security, and machine learning, combining case studies and hands-on practice to enhance employees' ability to apply technology effectively. Additionally, we have developed an AI learning resource platform that offers technology salons, online courses, and incentives for innovative projects. Guided by the philosophy "better finance, with technology," the Company continuously strengthens the team's AI capabilities through systematic training and resource investment, driving high-quality business development.



### Fresh Graduate Training Initiatives



The Company is committed to nurturing next-generation talent through its "Faith & Empower" Fresh Graduate Training Initiative. This program integrates business courses, hands-on practice, and project-based learning to equip new recruits with core competencies such as problem-solving and structured reporting. Supported by on-the-job mentorship and a long-term development framework, it offers a full-cycle growth path that fosters young talent to strengthen the Company's talent pipeline.



## »» Employee Performance and Incentives

While upholding the principles of fairness, justice, and transparency in performance management and aligning compensation with individual contributions, the Company continuously refines its performance management system to boost employee engagement and cultivate a positive work environment. Appraisals are tailored to the specific nature of each role and conducted flexibly on an annual, semi-annual, quarterly, or monthly basis. This system integrates key performance indicators (KPIs) with core competencies to guide decisions on variable compensation, salary adjustments, promotions, and career development. In parallel, a robust communication and feedback mechanism provides employees with regular, targeted guidance to support their continuous growth. In 2024, the Company conducted performance evaluations and career development reviews for 100% of employees, reinforcing the impact of its performance management practices.

### > FinVolution Performance Appraisal Process



### > FinVolution Employee Incentives

<b>Financial Incentives</b>	Short-term incentives include monthly/ quarterly/ annual bonuses (based on employee role)
	Long-term incentives include employee stock option plan (ESOP)
<b>Non-financial Incentives</b>	Promotion, career advancement, training opportunities, honors and awards, etc.



## 6.3 Occupational Health and Safety

The Company strictly complies with the laws and regulations of the jurisdictions where we operate, including the "Law of the People's Republic of China on Work Safety," the "Law of the People's Republic of China on the Prevention and Control of Occupational Diseases," and the "Fire Control Law of the People's Republic of China." We care about our employees' physical and mental health and proactively assess and prevent workplace accidents, enhance safety awareness, and refine our emergency response capabilities. Additionally, we are committed to creating a healthy, safe, and welcoming work environment that safeguards employees' fundamental health and safety rights.

### › FinVolution Occupational Health and Safety Management Measures

#### Strict Fire Safety Compliance

- **Prior planning:** We have formulated the Company's "Comprehensive Emergency Plan for Production Safety Accidents" and "Special Emergency Plan for Fire Accidents," outlining the roles of rescue personnel, equipment, alarm systems, and response procedures to ensure all emergencies are managed effectively according to these plans.
- **Drills:** We regularly conduct workplace safety drills to familiarize our employees with the building's fire escape routes and the operation of fire extinguishers, enhancing their skills in evacuation, self-rescue, and assisting others during emergencies.
- **Sustainable safeguards:** We equip office areas with first-aid supplies and conduct ongoing safety training to systematically improve employees' safety knowledge, risk awareness, and practical skills, thereby strengthening the frontline of workplace safety.

#### Physical and Mental Health Protection

- **Proactive health management:** We provide regular health check-ups and promote evidence-based health awareness through various initiatives, actively encouraging healthy lifestyles and work habits to foster a well-informed and health-conscious workforce. Additionally, we have launched the Employee Assistance Program (EAP) to support employee mental health. This initiative addresses work-related stress, interpersonal relationships, parenting, and marital and emotional well-being through various mental health lectures. Through telephone consultation, face-to-face psychological counseling, offline employee activities, and salon sessions, we offer professional mental health support to our employees.
- **Dynamic monitoring:** Each quarter, we conduct targeted health assessments and provide personalized guidance, with reports instantly synced to a mobile app. Additionally, we offer one-on-one video consultations with licensed professionals to help employees accurately understand and monitor their health status.
- **Emergency preparedness:** We provide first-aid kits and common over-the-counter medicines throughout office areas and have established a regular checkpoint system to ensure timely treatment of injuries, minor illnesses, and other unexpected health issues. This comprehensive approach helps safeguard employees' physical and mental well-being.



# Leading with Social Responsibility and Empowering Collaborative Development

## Contribution to UN SDGs in this Section



### Material issues in this Section

Promoting rural revitalization, public welfare, charity and volunteer services, supplier management, industry cooperation and development

### This chapter refers to the following GRI standards

GRI 2-28, 203-1, 413-1, 413-2, and 415-1

## 7.1 Advancing Rural Revitalization

The Rural Revitalization Strategy serves as a comprehensive blueprint for advancing agriculture, rural areas, and farmer-related work in the new era. Its mission is to achieve agricultural modernization, foster integrated urban-rural development, and drive Chinese-style modernization. FinVolution remains committed to creating social value, actively supporting rural revitalization and common prosperity, and promoting the sustainable development of both industry and society.

In 2024, following relevant policies and procedures, the Company engaged deeply with the communities surrounding its project sites. Through cash and in-kind donations, we contributed to the development and enhancement of rural infrastructure, supported rural children's education and growth, and funded elderly care initiatives. These efforts significantly improved the quality of life and living standards in rural areas.

### FinVolution's Key Rural Revitalization Efforts in 2024

#### Construction of Rural Medical and Healthcare Infrastructure

- To strengthen community-level public health systems in Qingshui County, Tianshui, Gansu Province, the Company funded the construction of five standardized village clinics in local areas. It not only invested RMB120,000 into each of the village clinics, allowing them to build consultation rooms, treatment rooms, observation rooms, and pharmacies, but also performed waterproofing and anti-osmosis treatments in the buildings to ensure the infrastructure's safety and durability. This project is projected to benefit more than 4,000 villagers upon completion, achieving the goal of community-level medical security by "treating minor illnesses, alleviating acute illnesses, and keeping serious illnesses under control within the village," effectively addressing villagers' difficulties in accessing medical treatment.

#### Art Education for Rural Children

- The Company donated RMB100,000 to rural primary schools in Yunnan Province for art education, covering teaching software and hardware upgrades.

#### Science and Technology Education for the Rural Area

- A total of 42 computer hosts and 15 monitors were donated to Tongren No. 34 Primary School to improve the informatization level of teaching and research for teachers.
- In collaboration with Yibo Yuntian, the Company built a green computer classroom for Gujing Town Central Primary School in Santai County and supported the development of rural science and technology education by donating equipment and technical maintenance.

#### Care for the Elderly

- The Company donated RMB150,000 to Chafengxia Village, Sanming, Fujian Province, to specifically support the upgrading and restructuring of village infrastructure, the construction of healthcare facilities, and the operation and maintenance of a cafeteria for seniors, effectively improving support for local seniors and contributing to rural revitalization.

### Care for Left-Behind Children of Migrant Workers: FinVolution's Efforts to Assist Impoverished Students - Painting and Calligraphy Project for Rural Children



Collaborating with One Heart Foundation, the Company launched an art education project for children in rural areas in July 2024, which aimed to improve the comprehensive competence of left-behind children through systematic art courses.

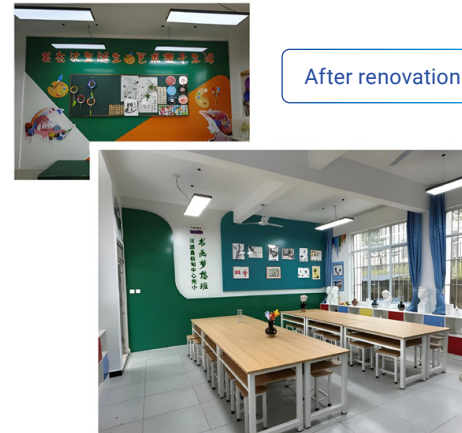
The project's initial efforts concentrated on enhancing both teaching infrastructure and resources. Classrooms were renovated and upgraded to create a more conducive environment for art education, essential art supplies including painting tools were provided, and customized textbooks were developed to meet the specific learning needs of rural children. An innovative teacher training model was also introduced, combining online instruction from renowned Shanghai educators with county-level concentrated in-person teaching. This hybrid approach delivered progressive training to 40 rural teachers. Following a rigorous selection process, 15-20 outstanding candidates were appointed as public welfare volunteers to support future teaching efforts.

In September 2024, the two-year art education program officially began. Classes are held twice a week, each lasting one hour, and have garnered an estimated total of 3,200 student attendances. To ensure high teaching standards and promote the long-term sustainability of rural arts education, the project also introduced a dual-incentive mechanism, which provides subsidies to teachers who actively participate in the program and schools that support its implementation, aiming to boost engagement among all stakeholders and ensure the program's steady and lasting success.

Before renovation



After renovation



FinVolution Helped Upgrade Teaching Facilities for Primary Schools in Rural Regions

## 7.2 Charities and Voluntary Services

FinVolution enthusiastically supports charities and follows laws and regulations such as the "Charity Law of the People's Republic of China" and the "Law of the People's Republic of China on Donations for Public Welfare." The Company views charities as an effective means to give back to society and leverages its strengths to support the development of various forms of public welfare. At the same time, it encourages its employees to embody the spirit of charity and actively participate in volunteer activities. In 2024, the Company invested RMB2.1 million into community service, engaging 100 volunteers who contributed 3,248 hours of their time to charitable activities.

### Introduction of FinVolution WeChat Applet - FinVolution Warmth

In June 2024, FinVolution officially launched "FinVolution Warmth," a public welfare mini program integrating diverse features including activity announcements, donation management, and volunteer services. Designed to offer employees and the broader public an easy-to-use platform for participating in public welfare initiatives, FinVolution Warmth also enhanced the engagement, transparency, and overall impact of charitable activities.

As the official mobile information hub for FinVolution's public welfare programs, the mini program optimized the efficiency of organizing and managing public welfare activities, and strengthened internal communication around charitable initiatives, significantly boosting employee enthusiasm for participation. Looking ahead, we seek to add new features such as volunteer hour tracking and digital public welfare badges to further motivate employee engagement and enthusiasm, while offering enhanced recognition and incentives for volunteer contributions.

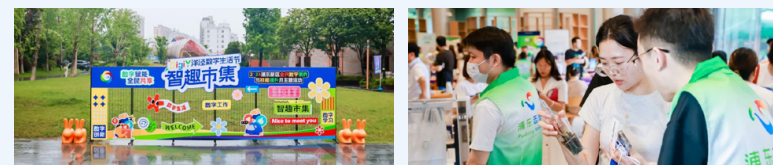
### Public Welfare Education Demonstrates FinVolution's Sense of Responsibility

The Company collaborates with industrial and IT, cybersecurity, and public security authorities to carry out public-oriented education activities on public welfare, demonstrating its technological strength in cybersecurity and its commitment to social responsibilities.

### FinVolution's Public Education Activities on Public Welfare in 2024

#### Promote Digital Financial Security Knowledge to Protect Citizens

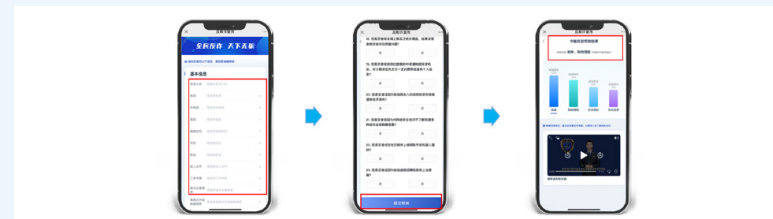
The Company participated in the Smart Bazaar during the Shanghai Yangjing Digital Life Festival, which was jointly organized by the Shanghai Cyberspace Administration and the Cyberspace Administration of Pudong New Area. With a focus on the protection of consumers' rights and interests, the Company promoted in-depth digital financial security knowledge among Shanghai's new citizens, effectively enhancing their awareness and ability to guard against telecom fraud and contributing to a safe and sound digital living environment.



Smart Bazaar during Shanghai Yangjing Digital Life Festival

#### FinVolution's Anti-fraud Applet Was Recognized by Authorities

Thanks to the notable results achieved by its in-house anti-fraud prediction applet in assisting public security organizations in cracking down on telecom fraud, the Company was officially accepted as a member unit of the Anti-Fraud Technology Alliance of the Pudong Branch of the Shanghai Municipal Public Security Bureau. This fully showcases the Company's innovative capabilities and practical value in the field of anti-fraud technologies.



FinVolution's Anti-fraud Self-assessment Applet Interface

## »» Demonstrating FinVolution's Warmth through Diverse Public Welfare Scenarios

### Value Co-creation through the "Celebrating Small Shops" Program

On November 27, 2023, in collaboration with Southern Weekly, we launched the "Celebrating Small Shops" special public welfare assistance program. This initiative aimed to provide customized support to at least 50 small and micro enterprises with a strong sense of social responsibility and a commitment to preserving cultural heritage across China in 2024, including financial aid, promotions, store renovations and upgrades, and help with qualification applications. By the end of 2024, the program had supported 70 businesses nationwide, benefiting over 15,000 individuals from special populations, including those with disabilities, those in new forms of employment, the elderly, and rural children. Additionally, the program's featured shop story videos garnered more than 3.9 million views across various platforms.



The "Celebrating Small Shops" Program Featured on People's Daily



Ele.me xFinVolution Joint IP Public Welfare Activity



Themed Sharing Sessions for ICH Shops in Huaibei



"Free New Year Photo" Event

### » "Celebrating Small Shops" Program Featured Cases

Theme	Cases	Actions & Achievements
Collaboration with Public Welfare IPs	From late August to early September 2024, the Company joined hands with Ele.me to launch the "Free Meals for Food Delivery Men" campaign, which involved 20 "Celebrating Small Shops" including Daohuaxiang Claypot Rice.	This initiative benefited both food deliverymen and "Celebrating Small Shops," as the former received free meals, while the latter gained traffic and increased their business revenue by over RMB200,000.
Inheritance of Intangible Cultural Heritage (ICHs)	From August to October 2024, the Company and Huaibei Municipal Youth League Committee jointly initiated a campaign on promoting distinctive ICH shops and thematic offline sharing sessions. The campaign aimed to share digital communication strategies with local ICH shop owners and practitioners, assisting them in monetizing traffic through digital media.	The event effectively supported "Celebrating Small Shops" and responded to Huaibei Youth League Committee's "helping young entrepreneurs" initiative. It attracted over 60 young entrepreneurs to engage in and shoot promotional videos for 4 distinctive ICH shops, receiving more than 80,000 views across all platforms.
Free Hairdressing Event	On the eve of the 2024 Spring Festival (starting from January 19), the Company partnered with Uofan Barber Shop in Fuzhou to launch the public welfare initiative "Free New Year Photos." As part of the event, senior participants received free haircuts and Spring Festival-themed portrait photos, which were printed on-site and given to them as a cherished memento of the festive season.	A total of 100 seniors participated in the three public welfare hairdressing activities, which garnered high praise from participants.
Special Education Support	A bright and warm special education school nestled in a remote county at the junction of Gansu and Qinghai provinces, called Zhibo Special Education Training Center, provides professional and modernized training for disabled children across the county.	"Celebrating Small Shops" donated supplies to the Zhibo Special Education Training Center to help provide accommodation and meals for over 90 disabled children and to meet their special needs, alleviating pressure on the Center's resources.

### Safeguarding Children with Autism - "Children of the Stars"



Since 2018, the Company has organized a series of public welfare activities under the theme "Children of the Stars." By offering interactive activities, such as DIY crafts and fun sports, and encouraging employees to engage in volunteer services, the Company effectively provides companionship and support for children with autism.

On November 10, 2024, the Company hosted a public welfare baking event in Zhoujiadu Sub-district, Pudong District. Twelve volunteers teamed up with six families from the Rainbow Pen Children's Health Development Center to bake cookies and participate in interactive games, offering warmth and companionship to children with autism. During the event, volunteers also took part in sharing sessions organized by the center, gaining deeper insights into autism and reflecting on how to better understand, communicate with, and support the autism community.



"Children of the Stars" Public Welfare Activity

### Providing Care for Outdoor Workers in Winters and Summers



In January 2024, the Company's delivery fleet initiated the "Warm Winter" public welfare event, aiming to bring warmth to those who work outdoors and migrant workers returning home. In Shanghai and Hefei, we collaborated with "Gonghuiyun" platform to provide free physical examinations for over 1,000 outdoor workers. In Changsha and Zhengzhou, over 5,000 winter supply packages were distributed to migrant workers returning home at railway stations and in communities.

In August, the Company organized a public welfare heat-relief event by setting up charitable service stations in Shanghai, Hefei, Changsha and at partner car rental shops of Paixiaozu, offering free iced water and 500 "cooling supplies packages." Additionally, the Company cooperated with Ele.me and partner shops to distribute cooling packages and a total of 20,000 iced drinks at the event.



Heat Relief in Summer



Warm Care in Winter

### Providing Care for Workers in New Forms of Employment - "Red Maple Deliverymen Support" Public Welfare Activity

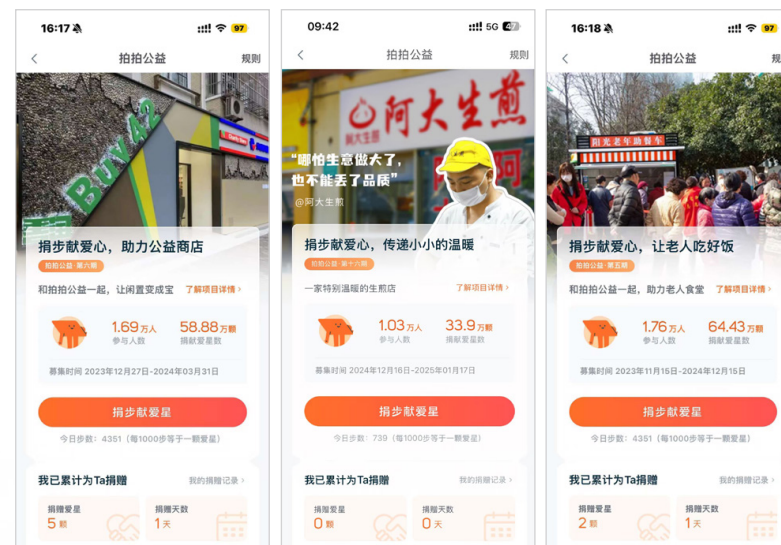
In December 2024, the Company's delivery fleet was invited by the General Trade Union of Binhu Century Community in Hefei to participate in the "Red Maple Deliverymen Support" volunteer initiative. The Company reached a cooperation agreement with the Union to jointly carry out this public welfare program, which aims to care for individuals in new forms of employment, such as food deliverymen. The fleet prepared 392 care packages for the deliverymen volunteer group, including winter essentials such as thermos flasks, hats, scarves, and knee pads, as well as staple food items like rice and cooking oil, helping them stay warm and supported during the cold season. Additionally, the community introduced a motivational mechanism encouraging deliverymen to engage in community governance by reporting misconduct through photos and promoting positive actions. This initiative not only empowered deliverymen to contribute to neighborhood well-being but also helped them feel genuinely respected, valued, and supported by the trade union and society as a whole.



FinVolution Provided Heartwarming Supplies for Workers in New Forms of Employment

### Advocating for a Low-carbon Lifestyle - Donating Steps to Love

On February 19, 2021, the PPDai platform launched the "Donating Steps to Love" activity for registered users, encouraging them to live a low-carbon life by contributing steps for Liangshan's public welfare activities and the "Celebrating Small Shops" program. The "Celebrating Small Shops" program has been updated once a month since its launch, with users receiving invitations to donate steps and practice a low-carbon lifestyle as part of each update. As of the end of 2024, 430,000 users had participated in this step-donation activity and cumulatively contributed 23.2 billion steps. Of this total, 42,000 users contributed 4.4 billion steps to the "Celebrating Small Shops" program in 2024.



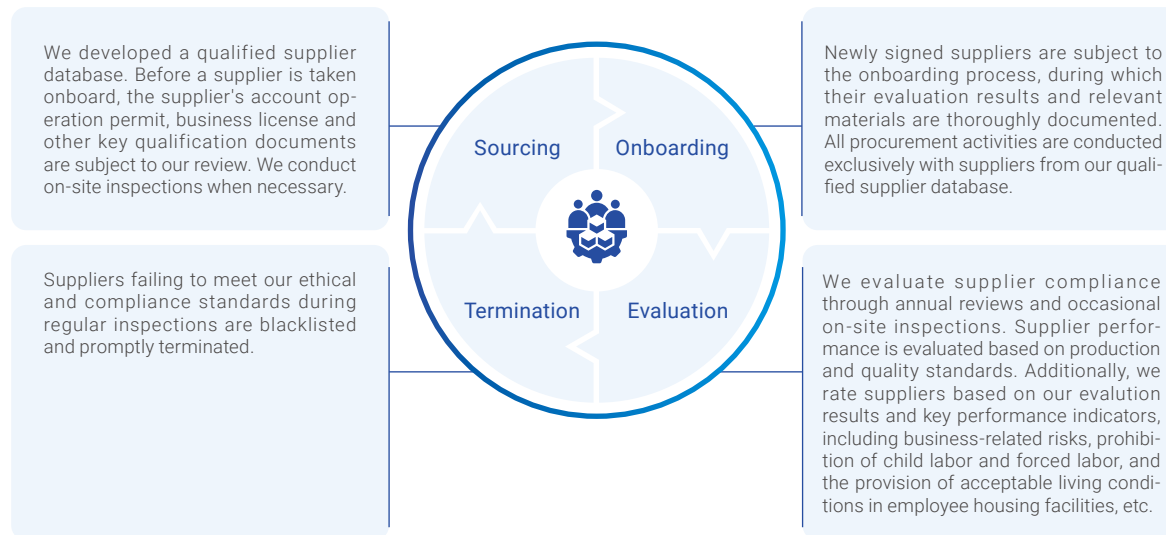
"Donating Steps to Love" Charitable Activity Interface

## 7.3 Sustainable Supplier Management

FinVolution's suppliers mainly engage in data analytics and management, IT operations, advertising traffic management and other such sectors. In 2024, the Company successfully expanded its international supply chain by including 70 new suppliers from Philippines, 35 from Indonesia and 30 from Pakistan. To remain strictly in compliance with the "Bidding Law of the People's Republic of China" and other laws and regulations related to procurement, we have formulated internal rules including the "Procurement Management System." Based on this system, we have also formulated detailed implementation guidelines for six key procurement categories, including administration, human resources and data procurement, building a centralized supplier management system for full lifecycle management that covers supplier sourcing, onboarding, evaluation and termination.

In 2024, the Company updated various systems, including the "Procurement Management System of FinVolution Group," the "Implementation Rules for the Procurement of Human Resources Services," the "Implementation Rules for Administration Related Procurement," and the "Implementation Rules for Procurement of IT Services and Products." By refining procurement standards, optimizing approval processes, and strengthening compliance control, the Company has holistically upgraded its procurement management system.

### › FinVolution Full Lifecycle Supplier Management System



## ›› Including ESG in Supplier Evaluation

We place considerable emphasis on our suppliers' ESG management practices. Each year, we conduct annual reviews of suppliers, incorporating ESG performance as one of the evaluation criteria for supplier onboarding. In 2024, we further refined our supplier annual review system and initiatives, enhancing the "Supplier Annual Review Evaluation Form," which is used to generate annual review reports based on supplier performance scores. Additionally, we proactively urge suppliers to sign our "Corporate Social Responsibility Requirements," which address ESG issues such as unfair competition and human rights. In 2024, we completed annual ESG performance reviews and reports for 60 key suppliers.

### ESG Evaluation Criteria in FinVolution's Supplier Annual Review

- Self-assessment of carbon emissions
- Carbon verification certificates
- Emission reduction targets and plans
- Specific emission reduction measures
- Support for public welfare initiatives
- On-site checks for child labor, initiatives for employing people with disabilities, etc.

## »» Fostering Digital Management of Suppliers



### Proprietary SRM Smart Vision Digital Procurement Platform

The SRM Smart Vision Digital Procurement Platform (SRM Platform) is a proprietary, comprehensive, efficient procurement management solution developed and introduced by the Company in 2023, which aims to enhance digital management and development for suppliers. It empowers several functions, including supplier onboarding management, contract management, annual review management, qualification and certification management, product management and quality control.

In 2024, the SRM platform enabled the Company to implement refined management of suppliers throughout the full lifecycle from supplier onboarding, review and, evaluation through performance monitoring during their cooperations, realizing standardized, digital management. By late 2024, the SRM platform had established a supplier pool of over 1,800 companies, which enhanced the resilience of the Company's supply chain and expanded the options for supplier selection. In the contract and payment stages, the platform facilitated a 98% on-time execution rate, ensuring the stability of the procurement process and fostering trust in our relationships with suppliers. In addition, we developed a refined product search function enabling multi-dimensional comparisons of similar products. As a result, procurement efficiency increased by 15%, driving cost reduction, efficiency enhancement, and an upgrade in procurement transparency.



SRM Smart Vision Digital Procurement Platform



Screenshot of SRM Platform

## 7.4 Technology Empowers Industry-wide Collaboration in Innovation

While pursuing technological innovations and independent R&D, the Company also builds cooperative relationships with the government, financial institutions, universities, research institutions, and other academic circles to promote academic exchanges, industry-wide cooperation, and scientific research innovations.

### › FinVolution's Initiatives to Promote Industry Development in 2024

#### Fostering Industry-Academia Collaboration to Cultivate Talent

- The Company has established a team of industry mentors to support postgraduate talent development at universities, including Shanghai Jiao Tong University and the Shanghai University of Finance and Economics. In 2024, team scientists visited Shanghai Jiao Tong University and East China University of Science and Technology to deliver specialized lectures. This initiative reflects the Company's commitment to deepening industry-academia collaboration and fostering a joint talent cultivation model to promote sustainable talent development and contribute to the long-term growth of the industry.



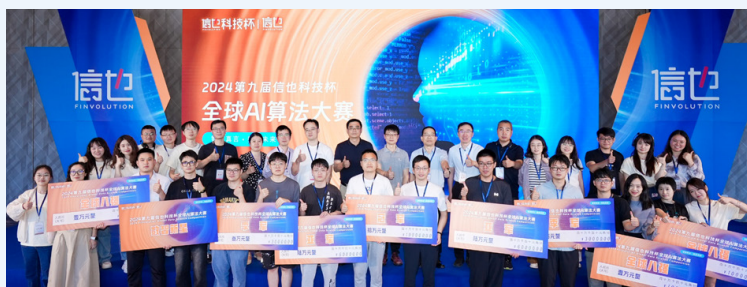
Technology Specialist from FinVolution Giving a Lecture at the University

#### Engaging in Collaboration among Industry, Academia and Research Institutions

- The Company is deeply involved in building national and industry standard systems for the new generation of artificial intelligence, facilitating the high-quality development of China's AI industry. It has participated in drafting several standards, such as the national standard "Information Technology - Neural Network Representation and Model Compression - Part 3: Graph Neural Networks" and the first domestic group standard concerning privacy computing passwords, "Basic Requirements for Applications of Privacy Computing Passwords."
- Since 2018, the Company has collaborated with Zhejiang University to establish a joint AI research and development center that focuses on cutting-edge technologies (e.g., financial LLMs and digital humans) and integrates resources from industry, academia and research institutions for innovative research. As of late 2024, the center had published over 22 papers in top international conferences and journals, such as IJCAI and NeurIPS. It has also published large-scale databases, including DGraph financial dynamic graphs and CAFin financial marketing, filling research resource gaps in these fields and propelling academic and industrial innovation.
- In 2024, three papers co-authored by the Company, Zhejiang University, and Shanghai Jiao Tong University, titled "Improving the Efficiency of Attribute Inference Attacks on Graph Neural Networks," "Extracting Training Data from Molecular Pre-trained Models," and "Combinatorial Optimization under Uncertain Scenarios: Framework and Applications for Integrated Prediction and Decision-Making Approaches," were accepted by NeurIPS 2024, a top-tier international conference. In addition, a paper titled "OD-DETR: Enhancing the Training Stability of DETR Model through Online Distillation" by Wu Shengjian, an image algorithm engineer from the Company (first author), was accepted by IJCAI.

## Incubating Innovative Solutions

- Since 2016, the Company has continuously built out the FinVolution Cup Competition platform. Leveraging real-world financial technology scenarios as competition topics, it brings together nearly 10,000 scientific research talents from universities and enterprises worldwide to drive technological innovation. In 2024, the 9th FinVolution Cup Competition, focused on cutting-edge AI fields, was included in the official event lineup of IJCAI 2024 (a CCF A-category conference). This inclusion recognized the competition's international influence in collaborative innovation among industry, academia, and research institutes, as well as its focus on the growth and training of young scientific and technological talents.



The 9th FinVolution Cup Competition in 2024

## Continuously Expanding the Boundaries of the Technology Ecosystem

- The Company has entered strategic cooperation agreement with Huawei and has officially joined the HarmonyOS ecosystem. Leveraging the distributed technology features of HarmonyOS NEXT, the Company has developed HarmonyOS native apps for its core financial products and launched them on the Huawei App Store, providing digital financial experiences featuring "direct service access" for tens of thousands of users.

## Honors and Achievements

- FinVolution participated in the top international AI conference, IJCAI 2024, and hosted the 9th FinVolution Cup Competition as part of the conference's challenge track.
- The joint research and development center established by FinVolution and Zhejiang University published 10 papers in top-tier conferences and journals in 2024.
- Second Prize in the 2024 Shanghai Digital-Intelligence Fusion and Open-Source Technology Application Innovation Competition.
- Distinctive Innovative Technology Award in AI + Human-Computer Interaction at the 2024 World Artificial Intelligence Conference in Shanghai
- FinVolution was named "Credit Technology of the Year" at the Asia FinTech Awards.
- FinVolution officially became a member organization of the Science and Technology Alliance for Combating and Governing New Types of Telecommunications and Internet Fraud of the Pudong Branch of the Shanghai Public Security Bureau.
- FinVolution was recognized as an "Excellent Organization" for its collaborative governance of the cyber ecosystem in Pudong New Area in 2024.
- FinVolution won the "Best Consumer Loan Technology Implementation Award in China" from The Asian Banker.



"Credit Technology of the Year" at the Asia FinTech Awards



2024 Excellent Organization for Collaborative Governance of Cyber Ecosystem in Pudong New Area



# Implementing a Low-carbon Strategy and Promoting Green Transformation

## Contribution to UN SDGs in this Section



### Material issues in this Section

Pollution prevention and ecosystem protection, resource utilization and circular economy, and climate change tackling

### This chapter refers to the following GRI standards

GRI 203-1, 413-1, 413-2, 415-1

## 8.1 Tackling Climate Change

### › FinVolution's Governance Structure for Tackling Climate Change

### ›› Optimizing Climate Governance Structure

FinVolution actively responds to global climate actions and China's goals of achieving carbon peak by 2030 and carbon neutrality by 2060. Leveraging its comprehensive financial advantages and adhering to industry best practices in addressing climate change at home and abroad, the Company implements climate change policies from four perspectives, i.e., governance, strategy, risk management, and indicators and targets. FinVolution has established a top-down climate governance framework consisting of the Board of Directors, the ESG Committee, and the ESG Office to ensure the successful implementation of climate-related targets, policies, and plans.

<b>Decision-making Level</b>	The Company's Board of Directors oversees and manages climate change issues, incorporating them into the Company's material ESG management topics.
<b>Management Level</b>	The Company's ESG Committee is responsible for coordinating the development of a climate-related risk management system, defining the management processes related to climate risks and opportunities, managing the annual budget for climate affairs, setting climate-related targets, providing guidance and resource coordination for relevant works, aligning the compensation packages of senior executives with climate change-related indicators, and reporting on risks and response strategies to the Board of Directors.
<b>Execution Level</b>	The Company's ESG Office and its subsidiaries integrate the management of climate change-related issues into their daily work priorities.

## »» Climate-related Risk and Opportunity Analysis and Management Strategies

The Company is fully aware of the profound impact of climate change and the urgent need for countermeasures. Focusing on the identified climate-related risks and opportunities, it has further analyzed the impact of these risks and opportunities on the Company's business model and value chain and assessed the current and expected financial impacts on the Company.

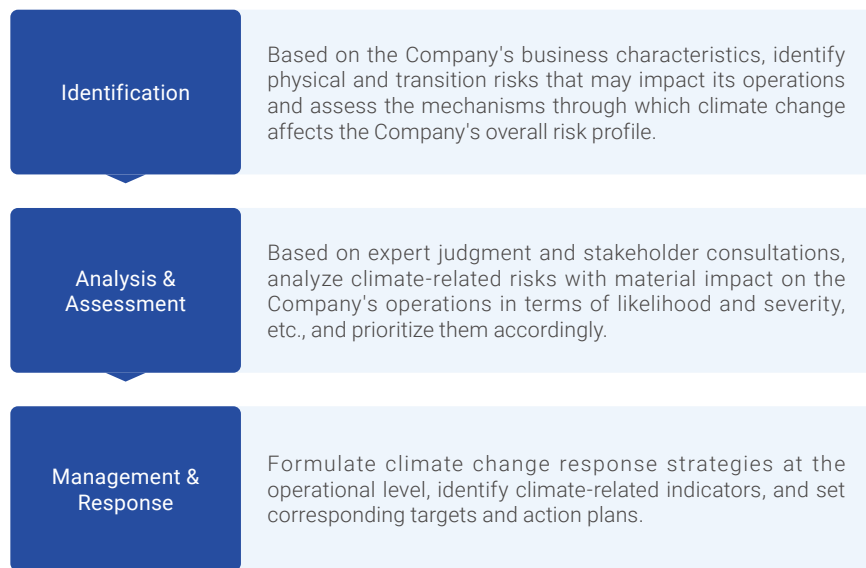
### » FinVolution's Climate-related Risk and Opportunity Analysis and Management Strategies

Risks or Opportunities	Description	Impact Duration	Potential Financial Impact	Management Measures
<b>Risks</b>				
Policy and Legal Risks	With the continuous introduction of carbon emission reduction policies at home and abroad and the increasingly strict regulatory requirements, the Company may face compliance risks due to its inability to meet the policy and regulatory requirements. Furthermore, as climate change has become a key global concern, various economies have successively introduced relevant policies and regulations. Companies may face risks such as being held legally responsible and subject to regulatory measures for failing to comply with these policies or laws.	Short-mid-long-term	Increasing operational costs	<ul style="list-style-type: none"> <li>Consider the feasibility of purchasing green electricity and high-quality carbon credits, make early plans, and gradually set the path for carbon reduction.</li> <li>Incorporate climate change-related topics into risk management, conduct reputation risk monitoring, and establish a public opinion response mechanism.</li> <li>By building a sustainable finance framework, climate-related risks are incorporated into the Company's full-process risk management to achieve a balance between risk reduction and long-term value creation.</li> </ul>
Market Risks	As low-carbon policies affect market supply and demand, the Company may face market risks due to its inability to meet the market's demand for climate-friendly products and services (such as green financial products, ESG-themed products, etc.), resulting in a decline in market competitiveness.	Mid-long-term	Increasing operational costs Declining operational revenues	
Reputation Risks	Stakeholders are placing growing emphasis on how companies respond to climate change, including their strategies, targets, and management measures. Failure to take proactive and effective measures or to fulfill climate-related commitments may expose the Company to reputational risks and compromise brand value. In addition, inadequate climate risk management or insufficient oversight during operations may lead to climate-related incidents, further damaging the Company's reputation.	Mid-long-term	Declining operational revenues	
Chronic Physical Risks	Climate change may lead to risks such as extreme heatwaves and rising sea levels, which can damage infrastructure, disrupt stable production and operations in certain industries, impact their profitability and repayment capacity, and ultimately interfere with the Company's services.	Long-term	Increasing operational costs Declining operational revenues	
Acute Physical Risks	The Company may experience damage to its data centers, server rooms, and business outlets due to the increasing frequency and intensity of extreme weather events such as typhoons and floods. These events could harm physical assets and potentially disrupt business operations.	Short-mid-term	Devaluation of fixed assets Increasing operational costs Declining operational revenues	
<b>Opportunities</b>				
Products and Services	As green financial products and market systems continue to mature domestically and internationally, such assets are increasingly favored by global investors. By developing green financial products and services and strengthening its competitive edge, the Company can unlock new growth opportunities.	Short-mid-long-term	Increasing operational revenues	<ul style="list-style-type: none"> <li>Leverage business activities to direct capital toward areas such as energy conservation and environmental protection, clean production, renewable energy, and the green upgrading of infrastructure.</li> </ul>
Market Opportunities	Driven by China's 'dual carbon' goals, demand for green and low-carbon products and services has surged. By aligning with the green finance market trend and providing financial support to green industries, the Company can strengthen its market competitiveness.	Mid-long-term	Increasing operational revenues	

## »» Management of Climate-related Risks

To effectively manage climate-related risks, the Company has integrated such risks into its ESG risk management framework and initially established a climate risk management process encompassing "identification – analysis and assessment – management and response."

### » FinVolution's Climate-related Risks Management Process



Drawing on the classifications and definitions of environmental and climate risks from external authoritative institutions and in line with its own business development strategy and characteristics, the Company has evaluated the significance of various climate-related risks and opportunities in terms of likelihood and impact through industry risk reviews, materiality assessments, and consultation with external experts, etc. As a result, 6 climate-related risks and 5 climate-related opportunities were identified and prioritized. Among them, 2 key risks, policy/legal risks and market risks, as well as 2 key opportunities, market opportunities and products and services, were determined as areas of particular focus.

### » FinVolution's Climate Risk and Opportunity Matrix



### > FinVolution's Low-carbon Action Measures

#### Solidify In-house Low-Carbon Initiatives

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

#### Promote Green Finance

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

#### Enhance Carbon Inclusion Mechanism

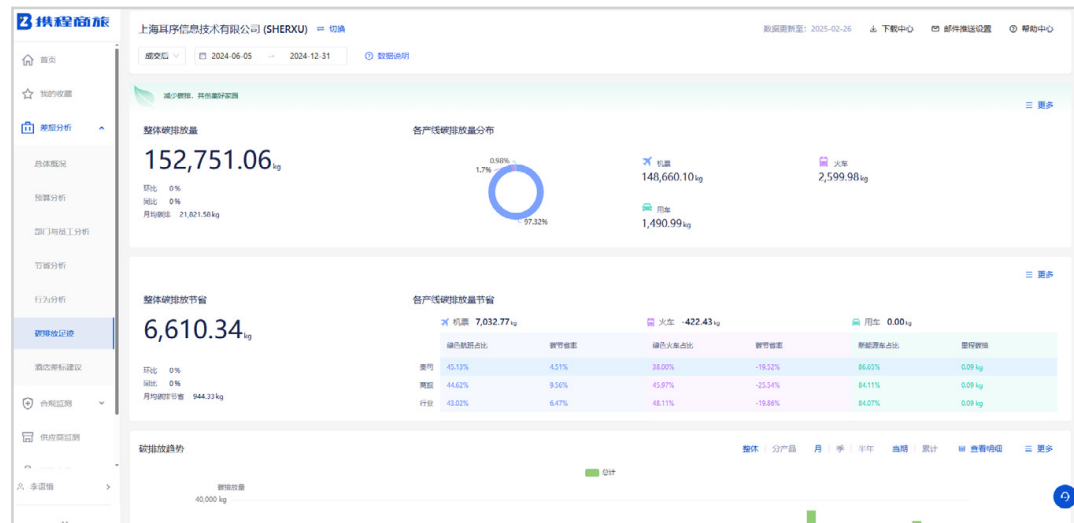
- Integrate carbon inclusion elements into business operations.
- Widely publicize carbon neutrality targets to encourage low-carbon behaviors among users.

### Carbon Reduction on Business Travel Platforms



The Company actively promotes green office practices and optimized travel management. It strongly advocates the use of online meetings and leverages video conferencing systems to facilitate efficient communication across locations, including international offices, significantly reducing unnecessary business trips and associated energy consumption and carbon emissions.

In 2024, the Company further enhanced its travel management system by partnering with platforms such as Ctrip and Didi. By utilizing their mature digital management systems and platform resources, the Company effectively improved the efficiency of business travel management. According to data from Ctrip's Biz Travel platform, the Company successfully reduced carbon emissions by a total of 6,610.34 kg over the year through optimized travel practices, fulfilling its commitment to sustainable corporate development.



## »» Climate-related Metrics and Targets

To strengthen the management of climate change response efforts, the Company has established relevant metrics and targets aligned with its operational realities, enabling continuous monitoring of the impact of climate-related risks on its sustainable development. At the same time, it regularly evaluates the effectiveness of its climate-related management practices to further enhance the overall efficacy of its climate response strategies.

### The Company actively supports China's national "dual carbon" strategy by setting its own carbon neutrality targets:

FinVolution has maintained carbon neutrality for operational emissions (Scope 1 and Scope 2) since 2020, with a goal to peak carbon emissions by 2030 and reach net-zero greenhouse gas (GHG) emissions from its own operations by 2060.

We use greenhouse gas emission performance as a benchmark to track climate change management progress. By conducting greenhouse gas footprint verification and accounting, we have established a reliable data foundation. We consistently track emission performance and monitor our progress toward our targets as we steadily approach net-zero emissions across the entire value chain.

We conduct greenhouse gas footprint verification for Scope 1 and Scope 2 emissions per the ISO 14064-1:2018 principles and requirements and have obtained the relevant verification statement. Building on this progress, we are gradually extending the scope of greenhouse gas accounting to include emissions along our value chain (Scope 3), demonstrating our firm commitment to promoting low-carbon operations and advancing towards a net-zero society for all stakeholders and the wider community.



## 8.2 Resource Utilization and Circular Economy

### »» Promote Conservation and Efficient Utilization of Resources

FinVolution is progressively advancing the refined management of energy and resource consumption in its daily operations. By implementing various measures and strengthening internal capabilities, the Company continuously improves its operational management, fosters greater employee awareness of resource conservation, and systematically reduces the environmental footprint of its office activities, ultimately fostering a greener workplace.

#### › Resource Types and Usage Scenarios of FinVolution

##### Power

Air conditioning, lighting, computers and other equipment and facilities in office buildings

##### Gasoline

Vehicles for business

##### Natural gas

Heating

##### Municipal water supply

Water use in office

##### Paper

Office

## > FinVolution's Main Measures and Annual Achievements for Resource Conservation and Efficient Utilization

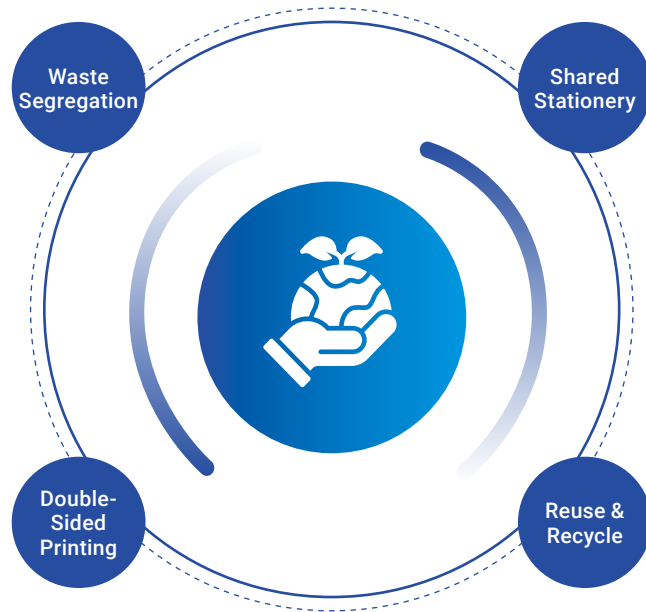
Measure	Specific Actions	Achievements in 2024
Resource Optimization and Coordination	<ul style="list-style-type: none"> <li>• <b>Optimize office space planning:</b> Strategically allocate office space based on headcount and business needs to improve utilization efficiency. Meanwhile, the operation of lighting, air conditioning, and other office equipment is precisely managed to prevent energy waste caused by dispersed personnel distribution.</li> <li>• <b>Procure energy- and water-efficient equipment:</b> Install energy-saving devices such as LED lighting in office areas, and prioritize eco-friendly, low-energy-consumption models for commonly used appliances like refrigerators and freezers. All bathroom faucets are equipped with motion-sensor devices to reduce water usage.</li> <li>• <b>Optimize energy structure:</b> Encourage employees to prioritize public transportation for commuting and promote the adoption of new energy vehicles. Suppliers are explicitly required to upgrade employee shuttle buses to new energy models to reduce fuel consumption and carbon emissions.</li> <li>• <b>Energy-efficient equipment management:</b> Enforce scheduled shutdowns of printers and water dispensers, and ensure air conditioners are used according to room temperature guidelines. Designate personnel to conduct hourly inspections and power down idle equipment. Upgrade the fresh air ventilation system, and during spring and autumn, substitute air conditioning with natural ventilation to lower energy consumption.</li> </ul>	<ul style="list-style-type: none"> <li>• Saved approximately <b>11,120kWh</b> of electricity and about <b>859</b> tons of water.</li> <li>• Among the vehicles used by employees, new energy vehicles account for about <b>35%</b>.</li> </ul>
Intelligent Resource Management	<ul style="list-style-type: none"> <li>• <b>Implement intelligent management systems:</b> Deploy an infrared-based occupancy detection and release system in meeting rooms. This smart recognition technology monitors real-time usage and automatically releases unoccupied spaces, promoting energy savings, carbon reduction, and efficient resource utilization.</li> <li>• <b>Automate routine processes:</b> Utilize automation technologies to handle repetitive and routine business tasks, minimizing manual effort and allowing personnel to focus on higher-value work.</li> </ul>	<ul style="list-style-type: none"> <li>• The infrared detection and release system released unoccupied meeting rooms about <b>14,000</b> times, with an accuracy rate of nearly <b>100%</b>.</li> </ul>
Paperless Office	<ul style="list-style-type: none"> <li>• <b>Electronic document management:</b> Establish a digital document management system to digitize the storage and sharing of office documents, significantly reducing the need for printing and distributing paper files.</li> <li>• <b>Online approval workflows:</b> Digitize reimbursement and travel approval processes to eliminate paper-based forms, enhancing approval efficiency while reducing paper consumption.</li> <li>• <b>Paperless interview and visitor systems:</b> Since May 2024, the Company has gradually phased out printed resumes and manual interview registration forms, saving approximately 1,200 A4 sheets of paper each month. By the end of 2024, a digital visitor registration system was also introduced, further reducing the use of printed materials.</li> </ul>	<ul style="list-style-type: none"> <li>• The consumption of A4 paper decreased by <b>28%</b> compared with the previous year.</li> </ul>

## »» Green Operations and Resource Recycling

The Company upholds the principle of green operations by promoting low-carbon practices in office activities, procurement, and business travel. Embracing the "3R" concept – Reduce, Reuse, Recycle – it closely monitors and continuously minimizes the environmental impact of its operations. All office locations strictly comply with local waste classification regulations and actively implement on-site waste management. Initiatives such as waste segregation, shared stationery, reuse practices, and double-sided printing are adopted to encourage resource conservation and recycling.

### » FinVolution's Resource Recycling Initiatives

Establish clear waste segregation guidelines and recycling stations in the office to encourage employees to recycle paper, plastic, metal, and other materials



Encourage double-sided printing for necessary documents and set double-sided printing as default on office printers

Create a shared stationery hub offering shared pens, binding tools, scissors, and other supplies for employees

Recycle reusable packaging boxes in the mail-room for future delivery use and place unused tissues from meeting rooms at service counters for employees in need



## 8.3 Pollution Prevention and Ecosystem Protection

### Strengthen Waste Management

The Company ensures the proper treatment of domestic wastewater generated during operations by strictly complying with local regulations such as the "Law of the People's Republic of China on the Prevention and Control of Water Pollution" and the "Administrative Measures for the Prevention and Control of Environmental Pollution by Electronic Waste." By connecting domestic wastewater from office areas to the municipal sewage system, which is then sent to sewage treatment plants for purification, the Company ensures compliant discharge to effectively reduce its impact on the water environment.

In terms of waste management, the Company has established a classification management mechanism according to laws and regulations such as the "Law of the People's Republic of China on Prevention and Control of Environmental Pollution by Solid Waste." For non-hazardous waste such as paper waste, packaging cartons, glass waste and food waste, as well as hazardous waste such as toner cartridges, the Company fulfills its environmental responsibilities by adopting type-specific disposal procedures to ensure timely and appropriate treatment of all waste types.

#### Waste Types and Disposal of FinVolution

Waste type	Waste	Disposal
Non-hazardous waste	Paper, express delivery boxes, glass, food, etc.	Disposed of per trash classifications
Hazardous waste	Toner cartridges	Disposed of per trash classifications; engaged toner cartridge suppliers for recycling

### The Million Forest Project and Desertification Control

To prioritize ecological protection and comprehensively advance biodiversity conservation efforts, the Company strictly complies with relevant laws and regulations including but not limited to the "Forest Law of the People's Republic of China," the "Regulation on the Implementation of the Forest Law of the People's Republic of China," the "Regulations of the People's Republic of China on Wild Plants Protection," the "Wild Animal Conservation Law of the People's Republic of China," the "Regulations on Restoring Farmland to Forest," and the "Regulations on Protection of Wild Medicinal Resources," as well as international conventions including the United Nations "Convention on Biological Diversity." Based on systematic screening and assessment, the Company has confirmed that it does not own, lease, or operate any facilities in protected areas or regions rich in biodiversity, thereby effectively avoiding any potential environmental impact.

In celebration of China's 46th Arbor Day, the Company partnered with the China Green Foundation's Million Forest Project to plant 2,144 saplings on the edge of the Inner Mongolia desert in early 2024. In October, the Company continued its collaboration with the China Green Foundation to plant an additional 1,660 saplings in decertified areas of western China. In the future, the Company will continue to deepen its green efforts and adhere to the philosophy of "planting, protecting, and cherishing greenery," contributing to ecological improvement with every sapling planted.



## ESG Performance Index and Notes

### > The Range of Statistical Data During the Reporting Period

The Company adheres to the principles of "quantification and consistency." We disclose the performance of quantitative factors reflecting the effectiveness of the Company's ESG management. The range of statistical data during the reporting period is consistent within the range of the Company's consolidated financial statements, unless otherwise specified.

All data related to "intensity" is calculated using the total number of employees as the denominator, including full-time, part-time, labor dispatch and internship employment forms.

### > Year-over-year Change

Starting from 2023, some new performance indicators have been added. Data that cannot be traced back to previous years is represented as "-."

### > Financial Index

Financial Metrics	Unit	2022	2023	2024
Total revenues	RMB thousand	11,134,203	12,547,445	13,065,824
Total profit <sup>1</sup>	RMB thousand	2,736,031	2,778,585	2,845,250
Net profit attributable to shareholders	RMB thousand	2,266,382	2,340,835	2,383,146
Total assets	RMB thousand	21,382,911	21,293,673	23,607,121
Tax paid <sup>2</sup>	RMB thousand	454,775	395,100	457,405
Financial subsidies granted by the government <sup>3</sup>	RMB thousand	84,957	164,907	150,685
Earnings Per ADS	RMB/Per ADS <sup>4</sup>	8.0	8.5	9.3

Notes:

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

[2] Tax paid refers to income tax expenses.

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

[4] RMB/Per ADS is the price per American Depositary Share denominated in RMB.

## › Corporate Governance Index

Performance Metric	Unit	2022	2023	2024
Number of Directors on the Board	Person	7	7	7
Executive Directors	Person	2	2	2
Non-executive Directors and Independent Directors	Person	5	5	5
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
Number of cases of significant fines and non-monetary sanctions for non-compliance with laws and regulations in social and economic areas	Case	—	0	0
Total amount of fines imposed for violations of laws and regulations in social and economic areas	RMB thousand	—	0	0

## › Business Ethics and Management Compliance Index

Performance Metric	Unit	2022	2023	2024
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
Number of violations of laws and regulations related to anti-money laundering or insider trading	Case	—	0	0
Number of violations of laws and regulations related to preventing conflicts of interest	Case	—	0	0
Number of cases in which the Company has been sanctioned by relevant authorities due to unfair competition in operation or violation of anti-trust laws and anti-monopoly laws	Case	0	0	0
Number of confirmed incidents of corruption	Case	—	0	0
Number of cases in which employees have been dismissed or subject to disciplinary actions	Case	—	0	0
Number of cases of termination or non-renewal of contracts with partners due to corruption-related violations	Case	—	0	0

Performance Metric	Unit	2022	2023	2024
Number of employees reprimanded for corruption (embezzlement, bribery, or abuse of power)	Person	—	0	0
Number of employees reprimanded for other violations (conflict of interest, leaking information, etc.)	Person	—	0	0
Percentage of Company's anti-corruption policies and procedures that have been communicated to:	%	—	100.0	100.0
Board members	%	—	100.0	100.0
Employees	%	—	100.0	100.0
Suppliers	%	—	100.0	100.0
Business partners	%	—	100.0	100.0
Total number of violations of anti-corruption related regulations	Case	0	0	0
Number of corruption cases brought and concluded against the Company or its employees	Case	0	0	0
Number of suppliers with anti-corruption agreements <sup>1</sup>	No.	30	143	395
Percentage of suppliers with anti-corruption agreements <sup>2</sup>	%	2.9	10.2	22.6
Number of staff involved in anti-corruption training <sup>3</sup>	Person	3,700	5,196	6,237
Total hours of staff anti-corruption training <sup>w</sup>	Hour	29,600	41,568	49,896
Number of executive directors involved in anti-corruption training	Person	7	7	7
Total hours of anti-corruption training for executive directors	Hour	7	7	28

### Notes:

[1] In 2022, we began signing CSR agreements (corporate social responsibility requirements) with key suppliers. In 2023, we upgraded to signing commitment letters on compliance and professional ethics with suppliers, leading to an increase in the number and proportion of suppliers signing anti-corruption agreements.

[2] Percentage of suppliers with anti-corruption agreements = Number of suppliers with anti-corruption agreements / Number of total suppliers x 100%.

[3] The Company attaches great importance to anti-corruption training, covering all employees as of the end of 2023. Therefore, both the number of staff involved in anti-corruption training and the total hours of staff anti-corruption training have increased compared to 2022.

## › Risk and Internal Control Index

Performance Metrics	Unit	2022	2023	2024
Number of risk management-themed trainings conducted by the Company for Non-executive Directors	No.	—	1	4
Percentage of Non-executive Directors covered by risk management-themed training	%	—	100.0	100.0
Number of risk management-themed trainings conducted by the Company for employees <sup>1</sup>	No.	—	1	39
Percentage of employees covered by risk management-themed training	%	—	100.0	100.0
Number of newly concluded litigation and administrative penalty cases <sup>2</sup>	Case	19	44	96
Among them, number of resolved litigations and administrative penalty cases <sup>2</sup>	Case	10	36	68
Economic losses caused by litigation and administrative penalty cases	RMB thousand	—	23	30

Notes:

[1] In 2024, the Company incorporated courses related to Business Analysis (BA) into its risk management-themed training, resulting in an increase in the number of training sessions compared to the previous year.

[2] With the improvement of social awareness and the strictness of laws and regulations, the number of newly concluded litigation cases and the number of resolved cases involving the Company are on the rise. The Company takes measures, such as strengthening internal control and compliance management, enhancing employees' legal awareness and ethical standards, and strengthening cooperation with industry organizations, to prevent and respond to litigation risks.

## › Environmental Management System Index

Performance Metric	Unit	2022	2023	2024
Number of incidents punished for violating environmental protection laws and regulations	Case	0	0	0
Associated costs of penalties for violating environmental protection laws and regulations	RMB thousand	0	0	0

## › Energy Management and Circular Economy Index

Performance Metric	Unit	2022	2023	2024
Official gasoline consumption by Company-owned vehicles <sup>1</sup>	Liter	1,626.7	2,629.3	2,614.3
Natural gas consumption	Cubic Meter	—	—	9,334.3
Energy consumption <sup>2</sup>	MWh	10,055.6	10,318.2	10,913.8
Energy consumption intensity (per capita)	MWh/ Person	2.1	2.0	1.7
Water consumption <sup>3</sup>	Ton	22,801.9	23,740.1	25,088.0
Water consumption intensity (per capita)	Ton/ Person	4.7	4.6	4.0
Paper consumption <sup>4</sup>	kg	3,217.7	3,427.2	4,067.2
Paper consumption intensity (per capita)	kg/ person	0.7	0.7	0.7

Notes:

[1] In the first half of 2022, official vehicles were not used due to remote work implementation, with official vehicle usage resuming in the second half of that year. Therefore, the amount of gasoline consumed in 2022 was less than in 2023 and 2024.

[2] The scope of statistics included FinVolution's Shanghai headquarters and all other offices in mainland China, the Shanghai Waigaoqiao data center, and our offices in Indonesia and the Philippines.

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

[4] The scope of statistics included FinVolution's Shanghai headquarters and all other offices in mainland China and offices in the Philippines and Indonesia.

## Greenhouse Gas Emission Index

Performance Metrics	Unit	2022	2023	2024
Total GHG Emissions <sup>1,2</sup>	Metric tons of CO <sub>2</sub> e	1,570.8	1,729.6	2,373.7
Direct GHG Emissions (Scope 1)	Metric tons of CO <sub>2</sub> e	102.0	127.8	46.2
Indirect GHG Emissions of Imported Energy (Scope 2)	Metric tons of CO <sub>2</sub> e	1,468.8	1,601.8	2,327.5
GHG Emissions Intensity (Per Capita)	Metric tons of CO <sub>2</sub> e/Person	0.3	0.3	0.4

Notes:

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

[2] Total GHG Emissions include Scope 1 and Scope 2. In accordance with the requirements of ISO14064-1:2018, the Group's GHG inventory includes carbon dioxide (CO<sub>2</sub>), methane (CH<sub>4</sub>), nitrous oxide (N<sub>2</sub>O), and hydrofluorocarbons (HFCS),

perfluorocarbons (PFCS), sulfur hexafluoride (SF<sub>6</sub>) and nitrogen trifluoride (NF<sub>3</sub>). Scope 1 includes GHG emissions generated from gasoline combustion, refrigerant leakage and FM200 emissions. Scope 2 includes GHG emissions generated from purchased electricity. The calculation of GHG emissions refers to "ISO 14064-1:2018 – Greenhouse gases – Part 1: Specification with guidance at the organization level for quantification and reporting of greenhouse gas emissions and removals," "China Energy Statistical Yearbook 2021," "2022 Guidelines for Power Greenhouse Gas Emission Measurement and Reporting," "Guidelines for Accounting and Reporting Greenhouse Gas Emissions Other Industrial Enterprises (Trial)," "2006 IPCC Guidelines for National Greenhouse Gas Inventories" and "2021 IPCC Sixth Assessment Report on Climate Change." In 2024, owing to the adjustment of the emission factor for purchased electricity, there is an increase in total GHG emissions, total Scope 2 GHG emissions, and GHG emission intensity (per capita) compared to the previous two years.

## Climate Change Adaptation Index

Metric	Unit	2022	2023	2024
Annual climate change and "dual carbon" goal-related investments <sup>1</sup>	RMB thousand	170	50	88
Annual climate change and "dual carbon" goals-related benefits	RMB thousand	—	0	0
Risk events and violations from climate change	Case	0	0	0
Economic losses caused by risk events and violations from climate change	RMB thousand	—	0	0
Injuries caused by risk events and violations from climate change	Person	—	0	0

Notes:

[1] Climate change and "dual carbon" goal-related investments in 2022 mainly included consultation fees for GHG inventory, GHG verification fees and expenditures for tree planting. In 2023, the investments mainly included GHG verification fees. In 2024, the investments mainly included GHG verification fees and expenditures for tree planting.

## Occupational Health and Safety Index

Performance Metric	Unit	2022	2023	2024
Occupational disease incidence rate among employees	%	—	0	0
Percentage of subsidiaries that conduct internal audits related to occupational health and safety	%	—	100.0	100.0
The number of recordable work-related injuries <sup>1</sup>	Case	21	7	6
The rate of recordable work-related injuries <sup>1</sup>	%	0.4	0.1	0.1
The number of fatalities resulting from work-related injuries	Person	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	0	0	0
The rate of high-consequence work-related injuries (excluding fatalities)	%	0	0	0
Lost days due to work-related injuries <sup>1</sup>	Day	515.5	135.0	97.0
Total lost working hours due to work-related injuries	Hour	—	1,080.0	776.0
Loss rate per million working hours <sup>2</sup>	—	—	103.9	62.2
By Employment Type	Full-time	—	148.0	107.1
	Part-time	—	0.0	0.0
	Other Types	—	0.0	0.0
Number of security personnel receiving formal security training	Person	—	13	10

Notes:

[1] The Company proactively declared injuries to protect employees' rights and strengthen the promotion of employees' awareness of occupational disease and work-related injury prevention. In 2023 and 2024, the number of work-related injuries, work-related injury rate and lost days due to work-related injuries all decreased compared with 2022. The work-related injury rate = number of annual work-related injuries / total number of employees x 100%.

[2] Loss rate per million working hours = Total lost working hours due to work-related injuries / total working hours x 1,000,000.

## > Inclusive Finance and Small and Micro Businesses Service Index

Performance Metrics		Unit	2022	2023	2024
Percentage of borrowers with higher credit scores (Level I-IV)		%	97.3	97.4	96.0
Inclusive finance transactions		Time	29,036,013	30,636,060	38,161,010
Loan origination volume		RMB thousand	175,358,062	194,291,360	206,146,612
By Geographic Region	Mainland China	RMB thousand	171,104,120	186,437,598	196,087,274
	Overseas	RMB thousand	4,253,942	7,853,762	10,059,338
Cumulative registered users		Unit	159,385,402	180,212,420	208,257,670
By Geographic Region	Registered users in mainland China	Unit	143,924,660	155,574,460	172,593,450
	Registered users in overseas markets	Unit	15,460,742	24,637,960	35,664,220
Institutional funding partners active on our platform in China (cumulative)		Unit	75	94	110
Small-business owners we served in mainland China		Unit	906,140	811,210	825,910
Total loan origination amount of our small-business loan products in mainland China		RMB thousand	43,399,430	47,091,870	57,826,509

## > Fintech Innovation Index

Performance Metric		Unit	2022	2023	2024
R&D spending		RMB thousand	491,484	510,986	496,740
R&D spending as a percentage of operating revenue <sup>1</sup>		%	4.4	4.1	3.8
Number of R&D staff		Person	645	698	780
R&D staff as a percentage of total staff <sup>2</sup>		%	15.6	19.1	21.5
Patent applications during the reporting period		Case	16	17	17
Granted patents during the reporting period		Case	17	12	5
Cumulative granted patents <sup>3</sup>		Case	41	53	59
Number of invention patents applied to the Company's principal business activities		Case	—	—	49
Trademark applications during the reporting period		Case	12	43	31
Granted trademarks during the reporting period		Case	19	21	16
Cumulative owned trademarks <sup>3</sup>		Case	317	338	376
New software copyrights obtained during the reporting period		Case	23	27	48
Cumulative owned computer software copyrights		Case	212	239	287

Notes:

[1] R&D spending as a percentage of operating revenue = R&D spending / Operating revenue x 100%.

[2] R&D staff as a percentage of total staff = Number of R&D staff / Number of total full-time staff x 100%.

[3] Due to adjustments in the company's business strategy, certain patents and trademarks have been transferred or acquired. Consequently, the annual changes in the cumulative granted patents and cumulative owned trademarks differ from the granted patents and trademarks during the reporting period.

## > Product and Service Quality Index

Performance Metric	Unit	2022	2023	2024
Number of employees trained to improve product and service quality	Person-Time	42,872	55,051	63,174
Total product and service quality-related training hours	Hour	42,375	40,872	43,651
Product and service violations in health, safety and labeling	Case	0	0	0
Product recalls due to health, safety and labeling issues	%	0	0	0
Received customer complaints about products and services <sup>1</sup>	Case	5,645	5,400	6,587
Complaint handling rate	%	100.0	100.0	100.0
Customer satisfaction survey coverage	%	—	100.0	100.0
Percentage of customers showing high satisfaction in customer satisfaction surveys	%	93.0	98.5	98.0
Violations in marketing (including advertising, sales promotion and sponsorship)	Case	0	0	0
Amount of damages resulting from significant product- and service-related safety and quality liability incidents during the reporting period	RMB thousand	—	—	0

Notes:

[1] Refers to the complaints occurring in human agent consultation.

## > Information Security and Privacy Protection Index

Performance Metric	Unit	2022	2023	2024
Percentage of information security facilities/operational offices that have obtained ISO27001 certification <sup>1</sup>	%	—	12.5	21.5
Violations in information security	Case	0	0	0
Total number of clients, customers and employees affected by information security-related violations	Person	—	0	0
Trainings on employees' personal information security <sup>2</sup>	Time	6	15	33
Number of employee personal information security trainees <sup>2</sup>	Person	314	2,636	2,151
Percentage of employees trained on information security <sup>3</sup>	%	—	50.7	34.5
Total training hours on employees' personal information security <sup>4</sup>	Hour	314	6,243	4,665
Average information security training hours per employee <sup>4</sup>	Hour	—	1.2	0.8
Trainings and assessments in the specialized field of personal information security <sup>5</sup>	Time	—	1	21
Participants in training and assessment in the field of personal information security <sup>5</sup>	Person	—	13	102
People who have passed the training assessment in the specialized field of personal information security <sup>5</sup>	Person	—	13	102

Performance Metric	Unit	2022	2023	2024
Trainings on customer privacy protection <sup>6</sup>	Time	1	6	24
Number of customer privacy protection trainees <sup>6</sup>	Person	22	2,636	2,151
Total training hours on customer privacy protection <sup>6</sup>	Hour	22	2,736	2,080

## Notes:

[1] By the end of 2024, Shanghai, Hainan and Indonesia operational offices had obtained the ISO27001 Information Security Management System Certification, while other operational offices had started the establishment of information security management systems in accordance with ISO27001 requirements.

[2] In 2023, the Company strengthened its trainings on information security. The numbers of trainings and trainees on employees' personal information security both increased compared to 2022.

[3] Percentage of employees trained on information security = Number of employee personal information security trainees / Total number of employees ×100%.

[4] Average information security training hours per employee = Total training hours on employees' personal information security / Total number of employees.

[5] In 2024, the Company further strengthened information security management by deepening trainings and assessments in the specialized field of personal information security. The number of trainings and assessments, the number of participants, and the number of people who passed, all increased compared to the previous year.

[6] Starting from 2023, the Company strengthened its customer privacy protection training efforts. The number of trainings on customer privacy, trainees and the total training hours all increased compared to 2022.

## › Employment and Rights Index

Performance Metric	Unit	2022	2023	2024	
Total employees	Person	4,870	5,196	6,237	
By Gender	Male	Person	2,837	2,914	3,468
	Female	Person	2,033	2,282	2,769
By Nationality	Chinese	Person	—	4,028	4,483
	Foreign	Person	—	1,168	1,754
By Geographic Region	In mainland China	Person	4,164	4,102	4,537
	Overseas <sup>1</sup>	Person	706	1,094	1,700

Performance Metric	Unit	2022	2023	2024	
By Age Group	Under 30	Person	2,716	2,857	3,331
	30–50	Person	2,150	2,336	2,895
	Above 50	Person	4	3	11
By Employment Type <sup>1</sup>	Full-time	Person	4,144	3,648	3,623
	Part-time	Person	13	88	62
	Other types	Person	713	1,460	2,552
By Cohort Level	Senior	Person	11	11	9
	Mid-Level	Person	389	131	134
	Junior	Person	4,470	5,054	6,094
Profile of Full-time Employees	Person	4,144	3,648	3,623	
By Gender	Male	Person	2,484	2,092	1,964
	Female	Person	1,660	1,556	1,659
By Geographic Region	In mainland China	Person	4,069	3,568	3,479
	Overseas	Person	75	80	144
Total new employees	Person	—	3,328	3,198	
By Gender	Male	Person	—	2,035	1,302
	Female	Person	—	1,293	1,896
By Geographic Region	In mainland China	Person	—	2,287	2,121
	Overseas	Person	—	1,041	1,077
Gender pay gap as a percentage	Average salary	%	—	4.0	3.6
	Average bonus	%	—	4.0	1.4
Number of Han employees	Person	—	3,837	4,225	
Number of employees from ethnic minority groups <sup>2</sup>	Person	162	191	258	
Percentage of employees from ethnic minority groups <sup>3</sup>	%	3.3	3.7	4.1	
Disabled employees	Person	2	2	2	

Performance Metric	Unit	2022	2023	2024	
Number of management staff from ethnic minority groups	Person	—	4	4	
Number of management staff from foreign nationalities	Person	—	14	19	
Women holding managerial positions in revenue-generating departments as a percentage of managers in all revenue-generating departments	%	—	34.9	30.0	
Incidents of discrimination	Case	0	0	0	
Employment contract signing rate	%	100.0	100.0	100.0	
Social security coverage	%	100.0	100.0	100.0	
Compliance rate with local minimum wage standards	%	100.0	100.0	100.0	
Percentage of union member employees <sup>4</sup>	%	—	100.0	100.0	
Employee engagement	%	79.5	77.2	73.0	
Employee engagement survey coverage rate <sup>5</sup>	%	—	55.3	56.7	
Percentage of employees with high satisfaction in employee satisfaction surveys	%	—	71.3	73.2	
Employee satisfaction survey coverage rate <sup>5</sup>	%	—	55.3	56.7	
Employees who participated in parental leave	Person	243	273	260	
By Gender	Male	Person	126	137	126
	Female	Person	117	136	134
Employees who returned to work after parental leave	Person	243	224	228	
By Gender	Male	Person	126	111	113
	Female	Person	117	113	115
Employees who returned to work and still work for the Company 12 months after parental leave <sup>6</sup>	Person	1	209	222	

Performance Metric	Unit	2022	2023	2024	
By Gender	Male	Person	0	106	108
	Female	Person	1	103	114
Return-to-work rate after parental leave <sup>7</sup>	%	100.0	82.1	87.7	
By Gender	Male	%	100.0	81.0	89.7
	Female	%	100.0	83.1	85.8
Retention rate after parental leave <sup>8</sup>	%	100.0	93.3	97.4	
By Gender	Male	%	0.0	95.5	95.6
	Female	%	100.0	91.2	99.1

## Notes:

[1] Total full-time employees include full-time employees, consistent with the employee numbers in the FinVolution annual report. In 2023, to align with financial reporting standards, outsourced personnel are not included in other forms of employment, resulting in a significant change in this number compared with the previous year. Additionally, in 2023, outsourced personnel are not included in the number of employees working in Hong Kong, and overseas, leading to a significant change in this number compared with the previous year.

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

[3] Percentage of minority employees is calculated as the number of minority employees / total number of employees x100%.

[4] Percentage of union member employees is calculated as the number of union member employees / the total number of employees in subsidiaries where unions are established x100%.

[5] Employee engagement (satisfaction) survey coverage rate is calculated as the number of employees that participated in employee engagement (satisfaction) survey / total number of employees x 100%.

[6] The parental leave policy was implemented at the end of 2021. As a result, the number of employees who returned to work and still work for the Company 12 months after parental leave was relatively limited in 2022.

[7] Return-to-work rate after parental leave = the number of employees who returned to work after parental leave in the reporting period / the number of employees who were eligible to return to work after parental leave in the reporting period x100%.

[8] Retention rate after parental leave = the number of employees who returned to work and still work for the Company 12 months after parental leave / the number of employees who returned to work after parental leave in the previous reporting period x100%.

## Employee Training and Talent Development Index

Performance Metric	Unit	2022	2023	2024	
Number of employees receiving regular performance and career development appraisals	Person	4,870	5,196	6,237	
Percentage of employees receiving regular performance and career development appraisals <sup>1</sup>	%	100.0	100.0	100.0	
Total training expenditure for employees	RMB	—	4,892,777.0	4,601,420.0	
Average training cost per employee <sup>2</sup>	RMB	—	941.6	737.8	
Total number of courses on the online learning platform	Course	—	1,286	2,553	
Total number of enrollments on the online learning platform	Person-Time	—	8,739	16,024	
Percentage of trained employees <sup>3</sup>	%	100.0	100.0	100.0	
By Gender	Male	%	58.3	56.1	55.6
	Female	%	41.7	43.9	44.4
By Age Group	Under 30	%	—	55.0	53.4
	30–50	%	—	44.9	46.4
	Over 50	%	—	0.1	0.2
By Cohort Level	Senior	%	0.2	0.2	0.1
	Mid-level	%	8.0	2.5	2.2
	Junior	%	91.8	97.3	97.7

Performance Metric	Unit	2022	2023	2024	
By Employment Type	Full-time	%	—	66.7	58.1
	Part-time	%	—	1.7	1.0
	Other types	%	—	31.6	40.9
Average number of training hours <sup>4</sup>	Hour	47.8	41.6	30.9	
By Nationality	Chinese	Hour	—	41.6	30.9
	Foreign	Hour	—	41.6	30.9

### Notes:

[1] Percentage of employees receiving regular performance and career development appraisals is calculated as the number of employees receiving regular performance and career development appraisals / by the total number of employees x100%.

[2] Average training cost per employee is calculated as the total training expenditure / the total number of employees x100%.

[3] Percentage of trained employees in each category is calculated as the number of employees in that category who received training / the total number of employees who received training x100%.

[4] Average number of training hours in each category is calculated as the total number of training hours received by employees in that category / the number of employees in that category.

## Supplier Management Index

Performance Metric		Unit	2022	2023	2024
Total number of suppliers		No.	1,036	1,400	1,746
By geographical region	In mainland China	No.	991	1,320	1,531
	Overseas	No.	45	80	215
By category	Level one (direct)	No.	—	1,350	1,700
	Non-level one (indirect)	No.	—	50	46
Procurement expenditure <sup>1</sup>		RMB thousand	1,243,500	4,090,000	5,260,000
By geographical region	Suppliers in mainland China	RMB thousand	906,940	3,900,000	4,900,000
	Suppliers overseas	RMB thousand	336,560	190,000	360,000
Proportion of spending on local suppliers <sup>2</sup>		%	72.9	95.4	93.2
Proportion of procurement officers trained in sustainable procurement		%	—	100.0	100.0
Suppliers applying the Company's standards in environment, labor rights and business ethics <sup>3</sup>		No.	31	59	60
The proportion of suppliers applying the Company's standards in environment, labor rights and business ethics		%	3.0	4.2	3.4
Suppliers approved by the Company's standards in environment, labor rights and business ethics		No.	31	59	60
The proportion of suppliers approved by the Company's standards in environment, labor rights and business ethics		%	3.0	4.2	3.4

Performance Metric		Unit	2022	2023	2024
Number of suppliers identified as having actual and potential significant negative social and environmental impact, and whose relationships were terminated after evaluation		No.	—	0	0
Number of suppliers identified as having actual and potential significant negative social and environmental impact, and who received support in implementing corrective action plans		No.	—	0	0
Proportion of suppliers identified as having actual and potential significant negative social and environmental impact, and who received support in implementing corrective action plans		%	—	0	0
New suppliers		No.	227	300	235
New suppliers applying the Company's standards in environment, labor rights and business ethics		No.	227	300	235
The proportion of new suppliers applying the Company's standards in environment, labor rights and business ethics		%	100.0	100.0	100.0

### Notes:

[1] In 2022, the statistical scope was based on the purchase amounts made through the Procurement Department. In 2023, the statistical scope was adjusted to include purchase amounts from all Company departments, resulting in significant changes in the purchase amounts compared with 2022.

[2] In 2023, the statistical scope was adjusted to include all departments of the Company, leading to significant changes in the proportion of local suppliers compared with 2022.

[3] Adjusted to evaluate core suppliers in environment, labor rights and business ethics standards in 2022; therefore, the number of suppliers applying the Company's standards in environment, labor rights and business ethics declined. In 2023, the scope of the assessment was expanded, resulting in an increase in the number of suppliers evaluated for their performance in environmental, labor and ethical aspects according to the Company's supplier evaluation system compared with 2022.

## › Industry Collaboration and Development Index

Performance Metric	Unit	2022	2023	2024
Number of standards the Company participated in developing <sup>1</sup>	Unit	—	1	1
Investment in projects related to industry collaboration and development <sup>2</sup>	RMB thousand	3,014	3,023	3,207

Notes:

[1] In 2023, the Company participated in the formulation of the group standard "Basic Requirements for Privacy Computing Cryptography Applications" (T/SHCCIA 001-2023). In 2024, the Company participated in the formulation of the group standard "Basic Requirements for Enterprise Knowledge Base Development and Management" (T/SPFRDI 001-2025).

[2] The statistical scope includes the FinVolution Cup Competition and membership fees for various associations.

## › Charity and Volunteering Index

Performance Metric	Unit	2022	2023	2024
Welfare investment <sup>1</sup>	RMB thousand	328	3,974	2,143
Charity donation <sup>2</sup>	RMB thousand	300	2,300	726
Total hours of volunteer work	Hour	7,452	3,686	3,248
Total number of employees participating in volunteer work	Person	68	231	100

Notes:

[1] In 2022, FinVolution made material donations valued at RMB28,130, along with charitable donations totaling RMB300,000. In 2023, charitable donations of RMB2,300,000 were made for flood relief and rural revitalization across various regions. Additionally, RMB1,674,186 was invested in public welfare projects such as "Outstanding Small Shops," consumer protection and care for outdoor workers. In 2024, we donated RMB726,000 to charitable organizations including the China Green Foundation and the Hainan Charity Federation. We invested RMB1.4 million in public welfare initiatives including our "Celebrating Small Shops" public welfare assistance program, consumer protection efforts, and well-being programs for outdoor workers.

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

## › Rural Vitalization Index

Metric	Unit	2022	2023	2024
Proportion of operational sites involved in community engagement and development in their operating areas	%	—	68.8	70.6
Proportion of operational sites conducting impact assessments on the communities in their operating areas <sup>1</sup>	%	—	18.8	23.5
Number of operational sites identified as having actual or potential significant negative impact on the communities in their operating areas	Unit	—	0	0
Rural vitalization investment <sup>2</sup>	RMB thousand	261	570	388
People benefiting from rural revitalization	Person	—	—	10,782

Notes:

[1] The Company conducts desertification risk and water pollution risk assessments in some of the communities where it operates.

[2] In 2022, agricultural and sideline products worth RMB34,290 were purchased from a poverty alleviation enterprise in Daliangshan, Sichuan Province. Computers worth RMB90,000 were donated to schools in impoverished areas for rural education. Furthermore, RMB136,769 was donated to governments in impoverished areas for rural infrastructure construction. In 2023, photovoltaic streetlights worth RMB300,000 were donated to five villages and towns in Liangshan Yi Autonomous Prefecture, Sichuan Province. Teaching supplies worth RMB50,000 were donated to the Caring Kindergarten in Jiwei Village, Meigu County, Liangshan, Sichuan Province. Computers worth RMB12,000 were donated to rural schools in Dingbian County, Shaanxi Province. Storage cabinets, office desks and chairs worth RMB6,310 were donated to the Central Kindergarten in Fuwen Town, Ding'an County, Hainan Province. Donations of RMB2,000 were made to impoverished families in Binhu New District, Hefei City, Anhui Province. Additionally, RMB200,000 was donated to Huangnan Tibetan Autonomous Prefecture in Qinghai Province and Xiaowuqi Town in Wuqing District, Tianjin, specifically for rural revitalization. In 2024, we donated RMB150,000 to the Shaxian District Charity Federation in Sanming, Fujian Province, to support infrastructure, health, and wellness development projects in Chafengxia Village. We contributed RMB100,000 to the Tianjin Binhai New Area Charity Association to support East-West collaboration and rural vitalization initiatives. Additionally, we provided second-hand computers worth RMB18,000 to the Shanghai Pudong Non-profit Development Center, also known as NPI, to support and advance the digitalization and basic IT infrastructure for grassroots public welfare organizations. Furthermore, we allocated RMB120,000 to the Hebei District Red Cross Society in Tianjin, earmarked for improving the primary medical and healthcare infrastructure in five villages, including Xuantou Village, Shanmen Town, Qingshui County, Tianshui City, Gansu Province.

## GRI Standards Content Index

**Statement of Use** FinVolution reports the information referenced in this GRI Content index against the GRI standard between January 1, 2024 and December 31, 2024.

GRI1 used      GRI1 Foundation 2021

GRI Standards	Disclosure Item	Section	
GRI 2: General Disclosures 2021	2-1 Organizational details	Company Overview	
	2-2 Entities included in the organization's sustainability reporting	Preparation Basis of the Report	
	2-3 Reporting period, frequency and contact point	Preparation Basis of the Report	
	2-6 Activities, value chain and other business relationships	Company Overview	
	2-7 Employees	ESG Performance Index and Notes	
	2-9 Governance structure and composition	Strengthening Corporate Governance	
	2-10 Nomination and selection of the highest governance body	Strengthening Corporate Governance	
	2-11 Chair of the highest governance body	Strengthening Corporate Governance	
	2-12 Role of the highest governance body in overseeing impact management	Strengthening Corporate Governance	
	2-13 Delegation of responsibility for impact management	Strengthening Corporate Governance	
	2-14 Role of the highest governance body in sustainability reporting	ESG Governance	
	2-16 Communication of critical concerns		Strengthening Corporate Governance
			ESG Governance
	2-17 Collective knowledge of the highest governance body		Analysis of Material Issues
			ESG Governance
	2-22 Statement on sustainable development strategy		CEO's Message
	2-23 Policy commitments		Enhancing Risk Management
			Maintaining Operational Compliance
			Upholding Business Ethics
			Recruitment and Employee Rights and Interests
2-24 Embedding policy commitments		Enhancing Risk Management	
		Maintaining Operational Compliance	
		Upholding Business Ethics	
		Recruitment and Employee Rights and Interests	
2-27 Compliance with laws and regulations		Maintaining Operational Compliance	
2-28 Membership associations		Company Overview	
2-29 Approach to stakeholder engagement		Stakeholder Communications	
2-30 Collective bargaining agreements		Recruitment and Employee Rights and Interests	

GRI Standards		Disclosure Item	Section
GRI 3: Material Issues 2021	3-1	Process to determine material issues	Analysis of Material Issues
	3-2	List of material issues	Analysis of Material Issues
	3-3	Management of material topics	Analysis of Material Issues
GRI 201: Economic Performance 2016	201-1	Direct economic value generated and distributed	Company Overview ESG Performance Index and Notes
	201-2	Financial implications and other risks and opportunities due to climate change	Tackling Climate Change
	201-3	Defined benefit plan obligations and other retirement plans	Recruitment and Employee Rights and Interests
	201-4	Financial assistance received from the government	ESG Performance Index and Notes
GRI 202: Market Presence 2016	202-1	Ratios of standard entry-level wage by gender compared to local minimum wage	ESG Performance Index and Notes
	202-2	Proportion of senior management hired from the local community	ESG Performance Index and Notes
GRI 203: Indirect Economic Impact 2016	203-1	Infrastructure investments and services supported	Advancing Rural Revitalization and Development
	203-2	Significant indirect economic impact	Charity and volunteering
GRI 204: Procurement Practices 2016	204-1	Proportion of spending on local suppliers	ESG Performance Index and Notes
	205-1	Operations assessed for risks related to corruption	ESG Performance Index and Notes
GRI 205: Anti-corruption 2016	205-2	Communication and training about anti-corruption policies and procedures	ESG Performance Index and Notes
	205-3	Confirmed incidents of corruption and actions taken	ESG Performance Index and Notes
	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	Enhancing Risk Management
	207-2	Tax governance, control and risk management	Enhancing Risk Management
GRI 302: Energy 2016	302-1	Energy consumption within the organization	ESG Performance Index and Notes
	302-3	Energy intensity	ESG Performance Index and Notes
	302-4	Reduction of energy consumption	Resource Utilization and Circular Economy
	302-5	Reductions in energy requirements of products and services	Resource Utilization and Circular Economy ESG Performance Index and Notes
	303-1	Interactions with water as a shared resource	Resource Utilization and Circular Economy
GRI 303: Water and Effluents 2018	303-2	Management of water discharge-related impact	Pollution Prevention and Ecosystem Protection
	303-5	Water Consumption	ESG Performance Index and Notes
	304-1	Operational sites owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas	Pollution Prevention and Ecosystem Protection
GRI 304: Biodiversity 2016	304-2	Significant impact 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 co	Pollution Prevention and Ecosystem Protection

GRI Standards	Disclosure Item	Section
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	ESG Performance Index and Notes
	305-2 Energy indirect (Scope 2) GHG emissions	ESG Performance Index and Notes
	305-4 GHG emissions intensity	ESG Performance Index and Notes
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impact	Pollution Prevention and Ecosystem Protection
	306-2 Management of significant waste-related impact	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 screened using environmental criteria	Sustainable Supplier Management ESG Performance Index and Notes
	308-2 Negative environmental impacts in the supply chain and actions taken	Sustainable Supplier Management
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	ESG Performance Index and Notes
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Recruitment and Employee Rights and Interests
	401-3 Parental leave	ESG Performance Index 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 impact 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
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Employee training and talent development ESG Performance Index
	404-2 Programs for upgrading employee skills and transition assistance programs	Employee training and talent development
	404-3 Percentage of employees receiving regular performance and career development reviews	Employee training and talent development ESG Performance Index and Notes

GRI Standards	Disclosure Item		Section
GRI 405: Diversity and Equal Opportunity 2016	405-1	Diversity of governance bodies and employees	Strengthening Corporate Governance Recruitment and Employee Rights and Interests
	405-2	Ratio of basic salary and remuneration of women to men	Recruitment and Employee Rights and Interests ESG Performance Index and Notes
GRI 406: Non-discrimination 2016	406-1	Incidents of discrimination and corrective actions taken	Recruitment and Employee Rights and Interests
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	Recruitment and Employee Rights and Interests Sustainable Supplier Management
		Operations and suppliers at significant risk for incidents of child labor	Recruitment and Employee Rights and Interests Sustainable Supplier Management
GRI 408: Child Labor 2016	408-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Recruitment and Employee Rights and Interests Sustainable Supplier Management
GRI 413: Local Communities 2016	413-1	Operations with local community engagement, impact assessments and development programs	Advancing Rural Revitalization and Development
		Operations with significant actual and potential negative impact on local communities	Advancing Rural Revitalization and Development
GRI 414: Supplier Social Assessment 2016	414-1	New suppliers that were screened using social criteria	Sustainable Supplier Management
		Negative social impact in the supply chain and actions taken	Sustainable Supplier Management
GRI 416: Customer Health and Safety 2016	416-1	Assessment of the health and safety impact of product and service categories	Product and Service Upgrades
		Incidents of non-compliance concerning the health and safety impact of products and services	Product and Service Upgrades ESG Performance Index and Notes
GRI 417: Marketing and Labeling 2016	417-1	Requirements for product and service information and labeling	Product and Service Upgrades
		Incidents of non-compliance concerning marketing communications	Product and Service Upgrades ESG Performance Index and Notes
GRI 418: Customer Privacy 2016	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Information Security and Privacy Protection

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