August 2026

QFIN
奇富科技

2Q2026 Result Presentation

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Our Mission

To Enable a Better Life for People by Facilitating Safe, Convenient and Inclusive Financial Services through Technology Empowerments to Financial Institutions

Company Overview

What We Have Achieved in 2Q26

A Leading AI-empowered Credit-Tech Platform in China

65.6 million	168	RMB63.4 billion	RMB455 million	7.5%
Cumulative Users with Approved Credit Lines[1]	Cumulative Financial Institution Partners[1]	Loan Facilitation Volume in 2Q26	Non-GAAP Net Income in 2Q26[2]	Non-GAAP ROE[3]

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Notes: (1) Data as of June 30, 2026. (2) Excluding share-based compensation expenses. (3) Non-GAAP ROE refers to (i) the annualized 2Q26 Non-GAAP net income attributed to the Company, divided by (ii) the average shareholder's equity of March 31, 2026 and June 30, 2026.

Dedicated to Returning Value to Shareholders

Share Repurchases

Authorized and Actual Repurchased Value
(US$ million)

US$1.2 billion
Worth of ADSs repurchased Cumulatively

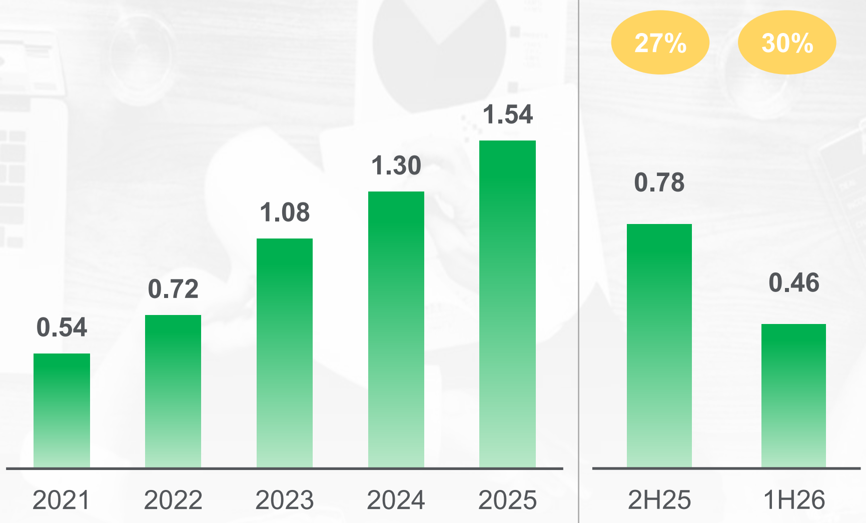
46.0 million
Total number of ADSs repurchased

28.5%
Share count reduction through share repurchase plans(1)

Dividend Distribution

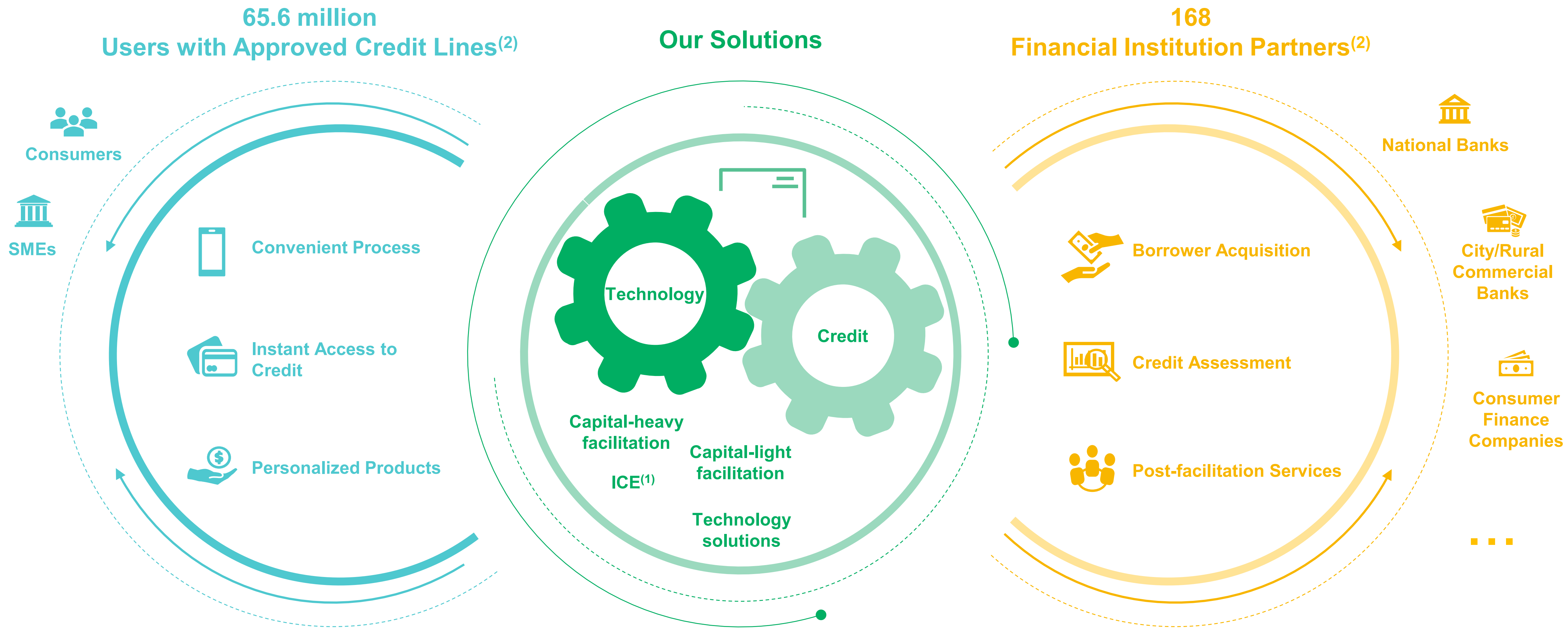
Dividend per ADS
(US$)

Payout Ratio



Note: (1) Share count reduction refers to (i) the total number of ADSs repurchased from June 20, 2023 to August 25, 2026, divided by (ii) the number of outstanding ADSs as of June 19, 2023, excluding the effects of ESOP.

We Primarily Enable Financial Institutions with Our Innovative Technology Solutions…



Notes: (1) Refers to Intelligence Credit Engine. (2) Cumulative number as of June 30, 2026.

…to Make Credit Accessible and Affordable to Underserved Borrowers

Age
64%(1) < 40

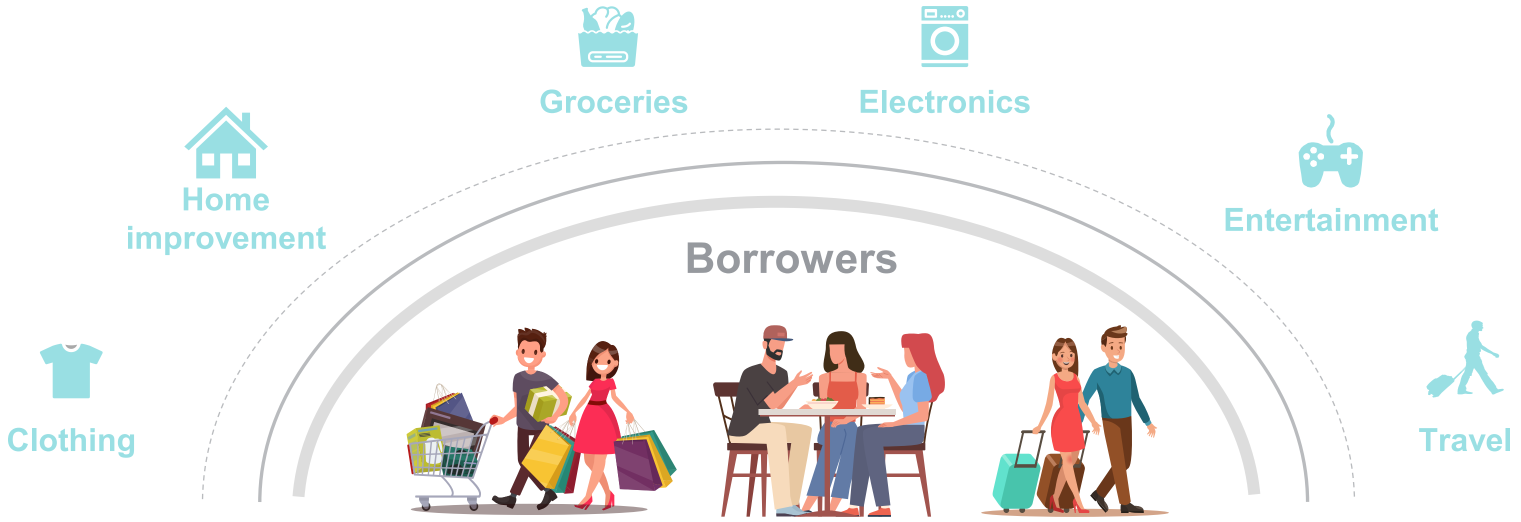
Credit card, mortgage & auto loan holders
60%(1) (3)

Geography coverage
~81% from tier 3/4 cities(1)

Repeated borrowers' loan volume contribution
89.4%(2)

Average drawdown
RMB12.6k(2)

Weighted average contractual tenor
11.6 months(2)



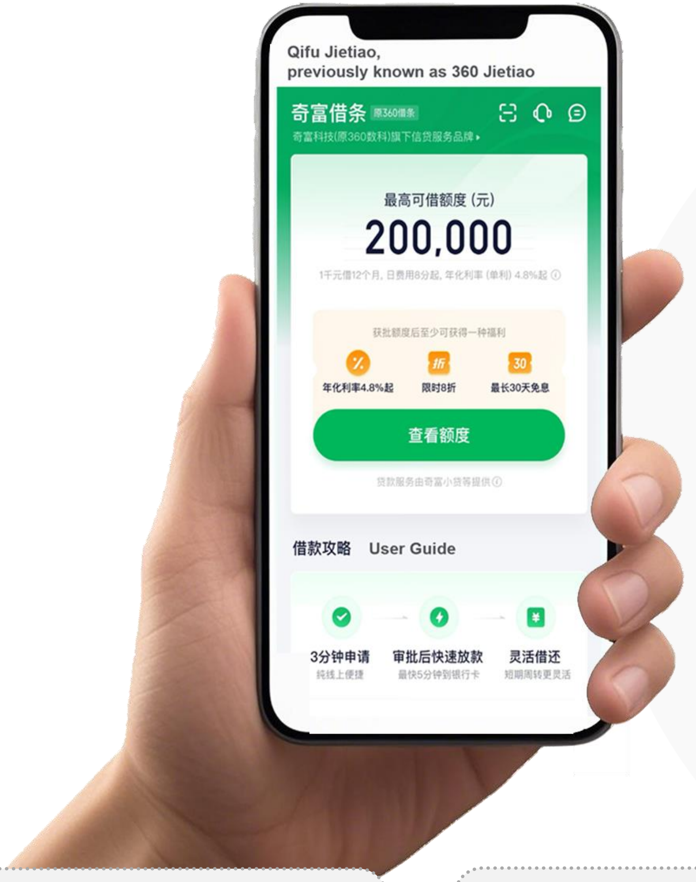
Notes: (1) Data based on cumulative users with approved credit lines as of June 30, 2026. (2) 2Q26 data. (3) Refer to the users who possess a credit card or have a mortgage or auto loan, and have made at least one repayment within 6 months prior to the date when the credit line was granted.

Our Solutions

	Credit-driven Services 2016	Capital-light Model 2018	Intelligent Credit Engine 2019	Technology Solutions 2020
Services Provided	More tech-empowered models →			
User Acquisition & Preliminary Credit Screening	●	●	●	◑
Matching & Referral	●	●	◑	◑
Advanced Credit Assessment	●	●	○	◑
Credit Risk Taking	●	○	○	○
Post-facilitation Services	●	●	◑	◑
Revenue Model	Service fees from financial institution partners or interest fees from borrowers for loans funded by Fuzhou Microcredit	Service fees from financial institution partners	Service fees from financial institution partners	Technology service fees or consulting fees from financial institution partners

No Involvement ○ → ● High Involvement

Multichannel and Efficient User Acquisition With a Broad User Base



65.6 million
cumulative users with approved credit lines

39.9 million
cumulative borrowers

AI-powered Online Advertising

- Partner with leading internet traffic platforms
- RTA-DMP Marketing System enables efficient user acquisition
- Acquire users across all online life and business scenarios

Embedded Finance

- 81 embedded finance channel partners, including leading internet traffic platforms / payment / e-commerce / ride-hailing / smart phone companies / financial institutions

Borrower Referral and Offline Promotion

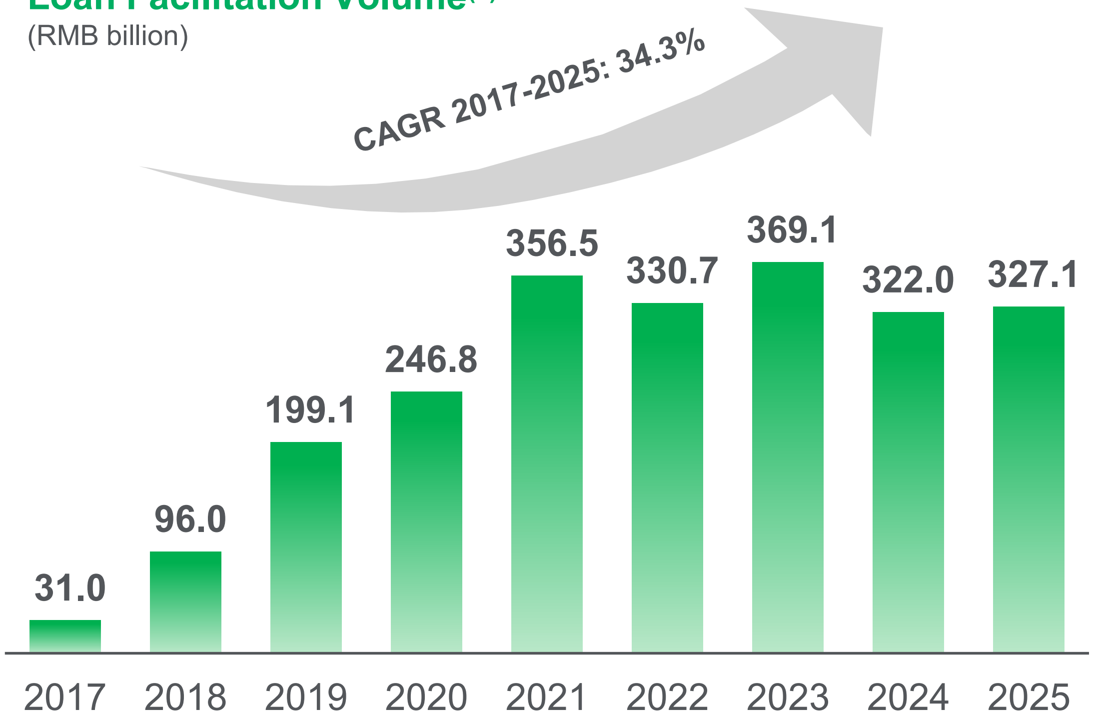
- Robust borrower referral programs
- On-the-ground sales force targeting users with more sophisticated credit demand

Note: Data as of June 30, 2026.

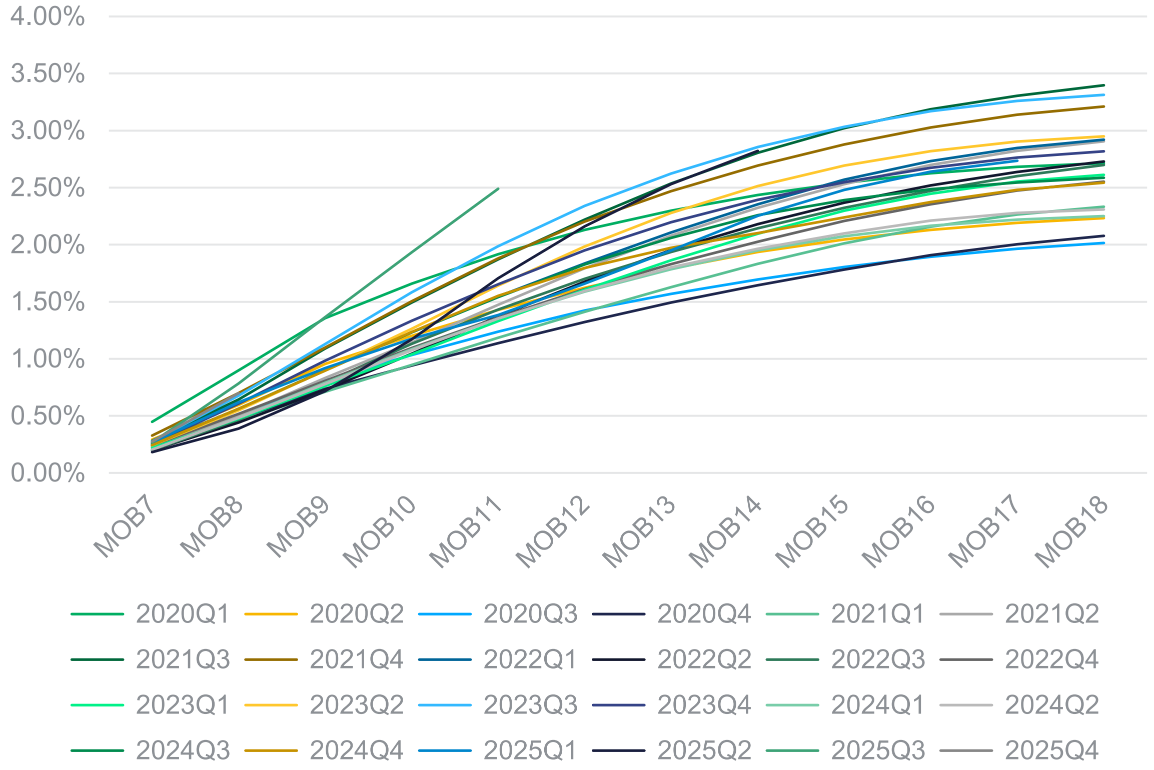
Proven Track Record of Consistent Execution with Resilient Asset Quality

Our Track Record

Loan Facilitation Volume[1]
(RMB billion)



180 Day+ Delinquency Rates by Vintage [2]
(As of June 30, 2026)



Note: (1) Refers to the total principal amount of loans facilitated and originated during the given period, including the loan volume under credit driven services, capital-light model, Intelligence Credit Engine ("ICE") and total technology solutions. (2) a percentage, which is equal to (i) the total amount of principal for all loans facilitated by our Group in a fiscal quarter that become delinquent for more than 180 days, less the total amount of recovered past due principal for all loans facilitated by our Group that were delinquent for more than 180 days in the same fiscal quarter, divided by (ii) the total initial principal amount of loans facilitated by our Group in such fiscal quarter; loans under Intelligent Credit Engine and total technology solutions are not included in the delinquency rate calculation.

AI-Empowered Credit Assessment Capabilities Create Dual Flywheel Effect

Superior AI-driven Credit Assessment Engine (Argus)…

300 mm+ users[1] with multimodal insights

- Numbers
- Texts
- Images
- Voices
- Videos
- ……

2,700+ models enabled with cutting-edge technologies

Machine Learning	Deep Learning
Logistic Regression	MLP[3]
XGBoost	CNN[4]
GBST[2]	GAT[5]
Random Forest	DragonNet
……	……

Proprietary credit score system output

Fraud detection
F-Score

Initial credit assessment
A-Score

Behavior monitoring & credit re-evaluation
B-Score

Collection
C-Score

… Reinforcing Flywheel Effect

Deeper Collaboration with Financial Institutions

99%+ of loan applications processed automatically

720k+ data dimensions

350+ model iterations in 2Q26

Notes: Data as of June 30, 2026 unless otherwise specified. (1) Refers to cumulative registered users across our platform. (2) GBST refers to optimized distributed gradient boosting survival trees library that is implemented by Qfin based on XGBoost. (3) MLP refers to Multilayer Perceptron. (4) CNN refers to Convolutional Neural Network. (5) GAT refers to Graph Attention Network.

Credit is a Natural and Perfect Use Case for AI Empowerment

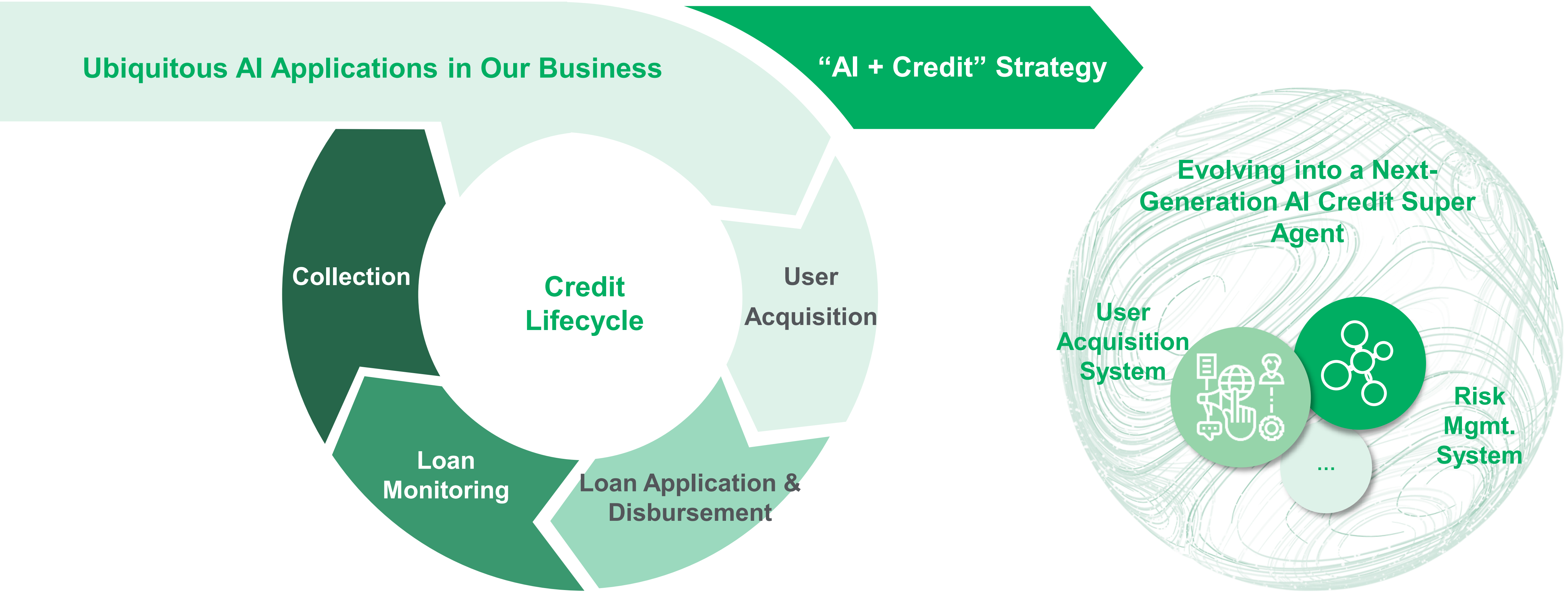
Massive data in digitally available form
for AI-powered business enablement

Millions of repeating credit / repayment events
to train for constantly improving credit assessment

Frictionless customer experience with
automated loan process

Dramatic economic wins
for both lenders and consumers

From “AI Across Our Operations” to Technology Enablement



Intelligent Marketing
Supporting the Growth Team in User Acquisition

Copilot
Seamlessly Supporting the Post-Credit Service Team

Little Qi
Providing 24/7 Personalized Intelligent Services

AI Loan Officer
AI Agent Powered by Credit Business Insights

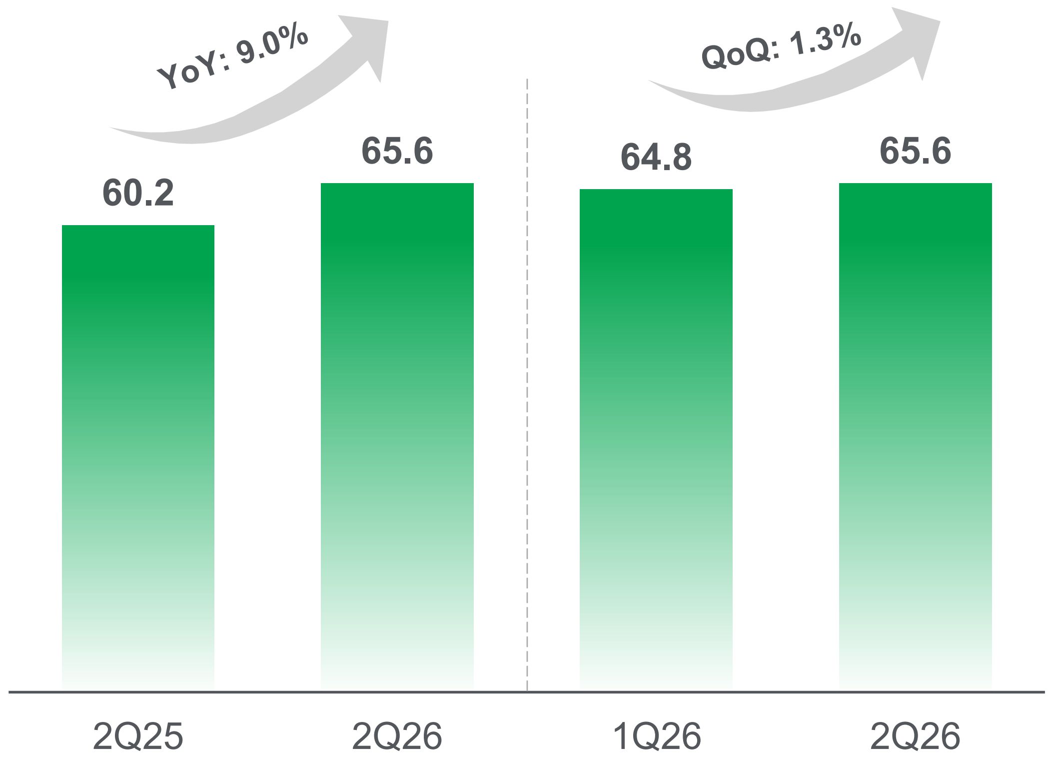
AI Credit Officer
AI Agent Powered by Risk Assessment Insights

"One Core, Two Wings" Strategy

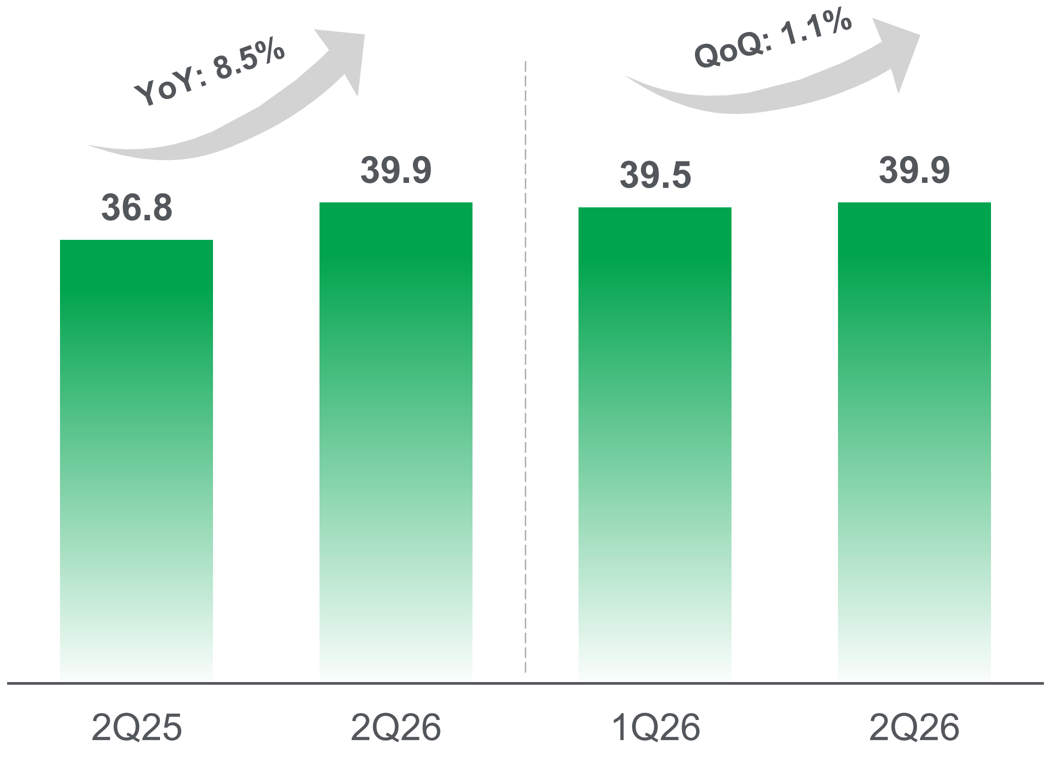
Operational and Financial Data

Continued User Base Expansion

Cumulative Users with Approved Credit Lines
(million)



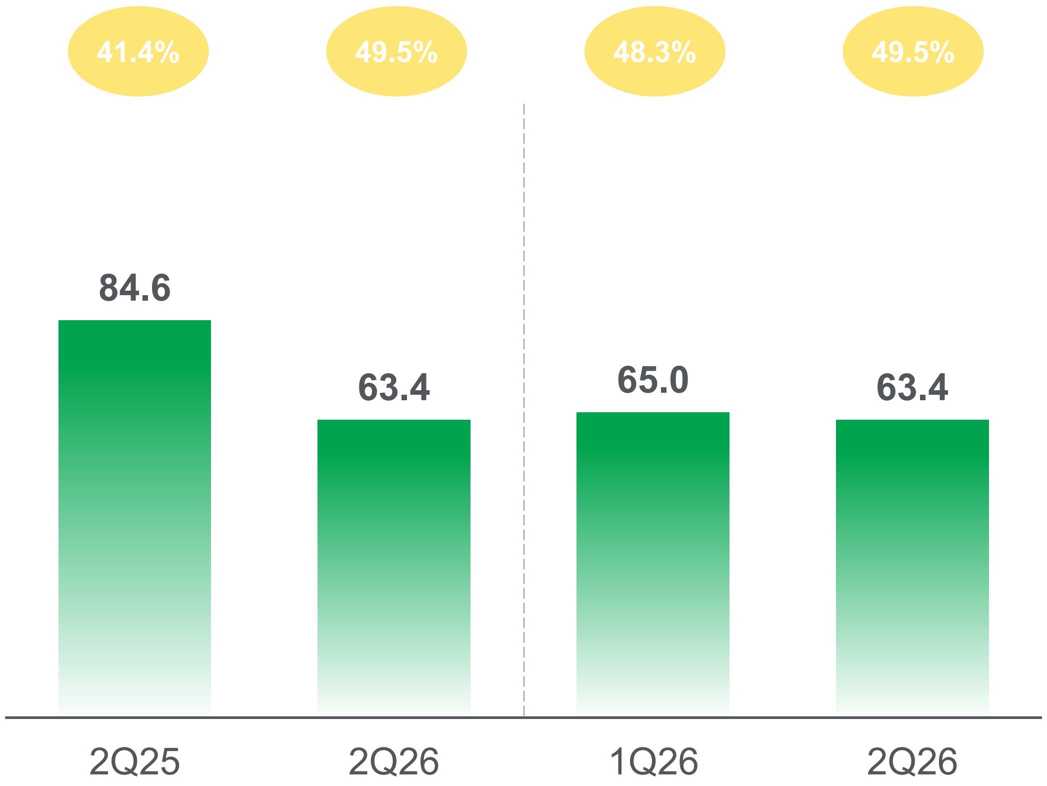
Cumulative Borrowers
(million)



Loan Volume Largely Flat Amid Strict Credit Standards

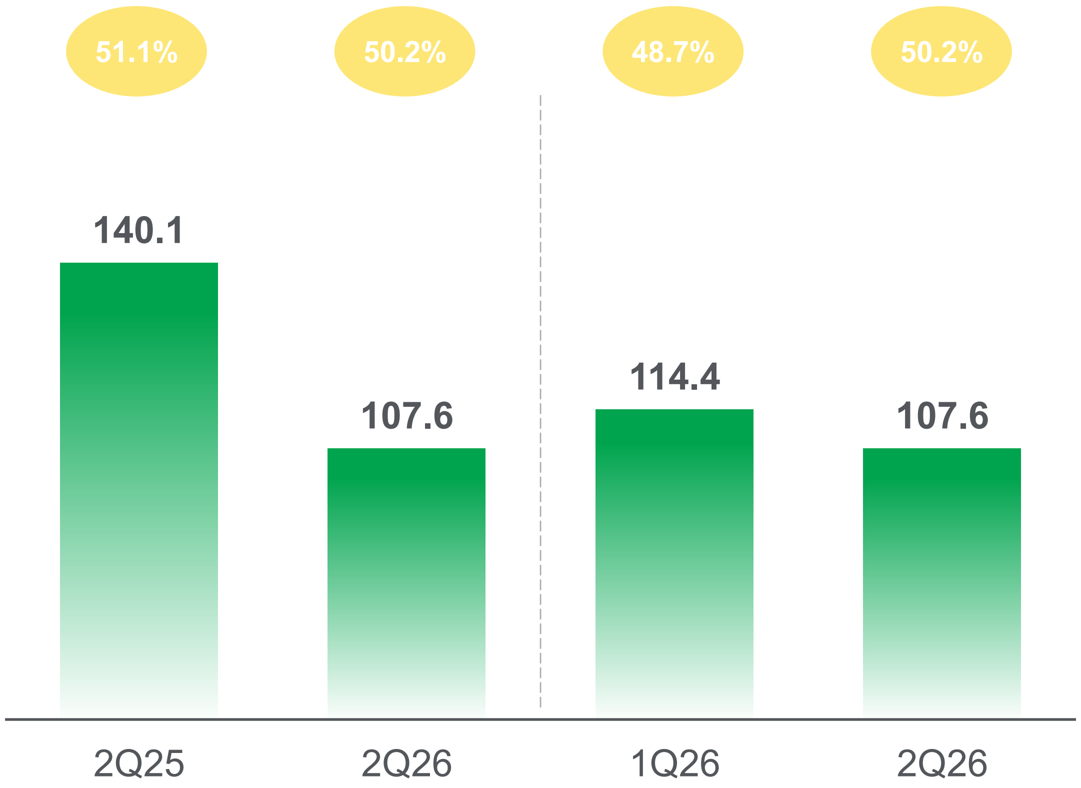
Loan Facilitation Volume (1)
(RMB billion)

% of platform services' contribution



Outstanding Loan Balance (2)
(RMB billion)

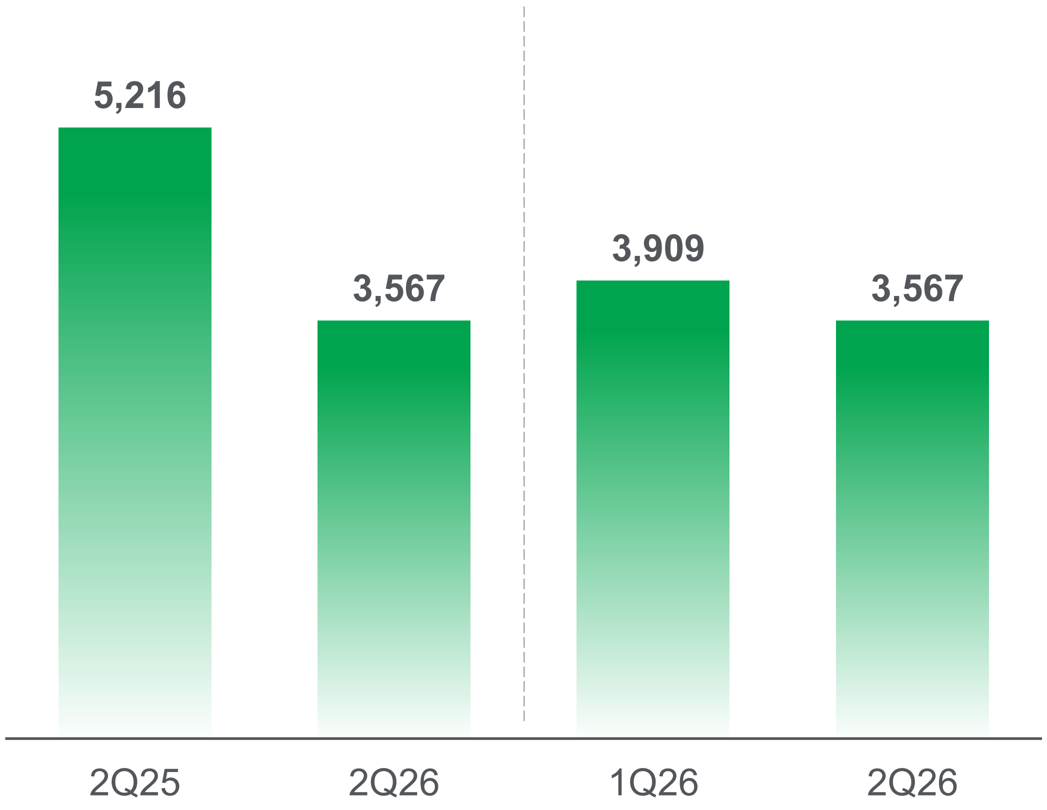
% of platform services' contribution



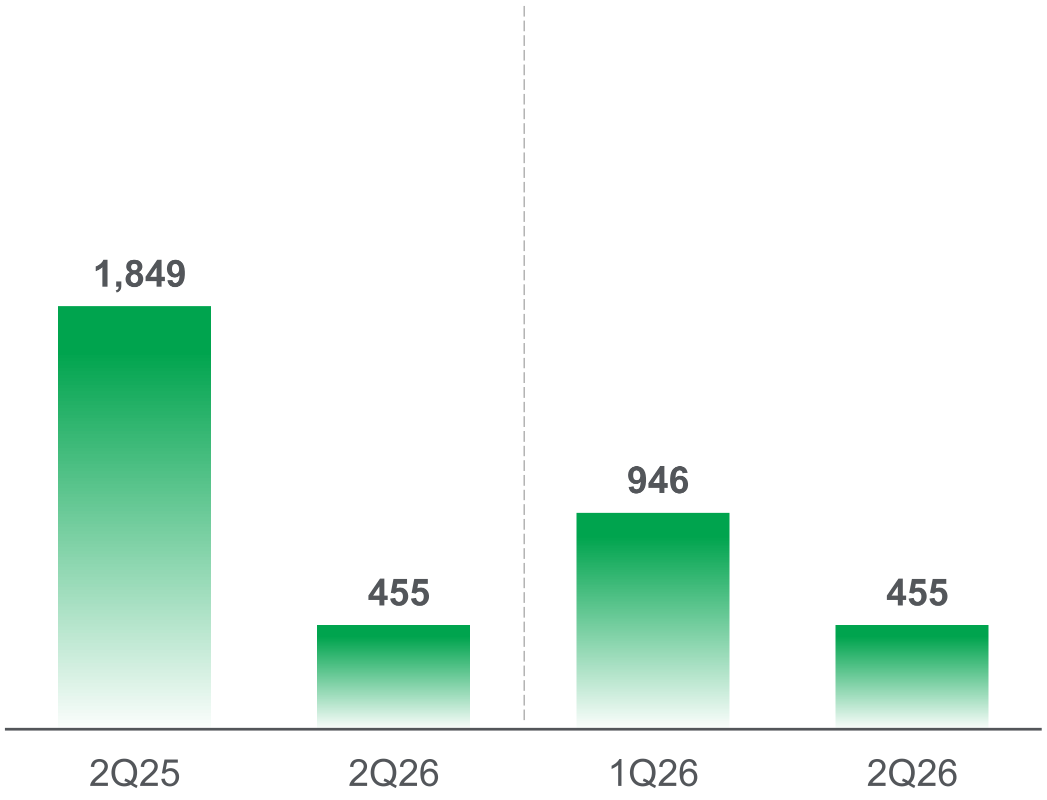
Notes: (1) Refers to the total principal amount of loans facilitated and originated during the given period, including the loan volume under credit driven services, capital-light model, Intelligence Credit Engine ("ICE") and total technology solutions. (2) Refers to the total amount of principal outstanding for loans facilitated and originated at the end of each period, including the loan balance under credit-driven services, capital-light model, Intelligence Credit Engine ("ICE") and total technology solutions, excluding loans delinquent for more than 180 days.

Resilient Earning Despite One-off Tax Accrual

Total Net Revenue
(RMB million)



Non-GAAP Net Income (1)
(RMB million)



Notes: (1) Excluding share-based compensation expenses. In 2Q26, the Company accrued a non-recurring tax-related expense of approximately RMB500 million, which was caused by a change in tax treatment of certain entities based on the updated interpretation of related tax regulations by the tax authorities.

Operating Expenses

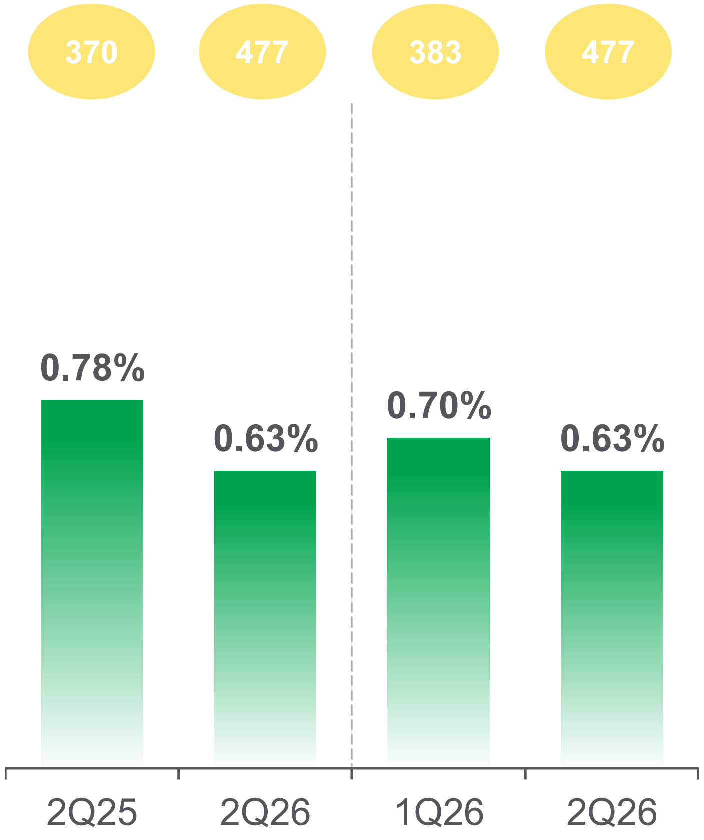
Facilitation, Origination and Servicing Expense

(% of Loan Facilitation Volume[1])

Sales and Marketing Expense

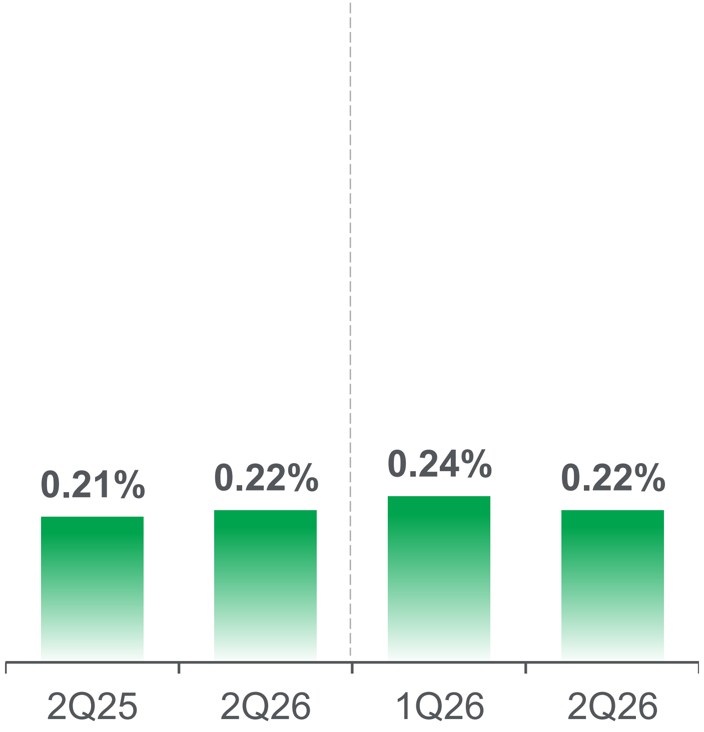
(% of Loan Facilitation Volume[1])

User Acquisition Costs(RMB)[2]



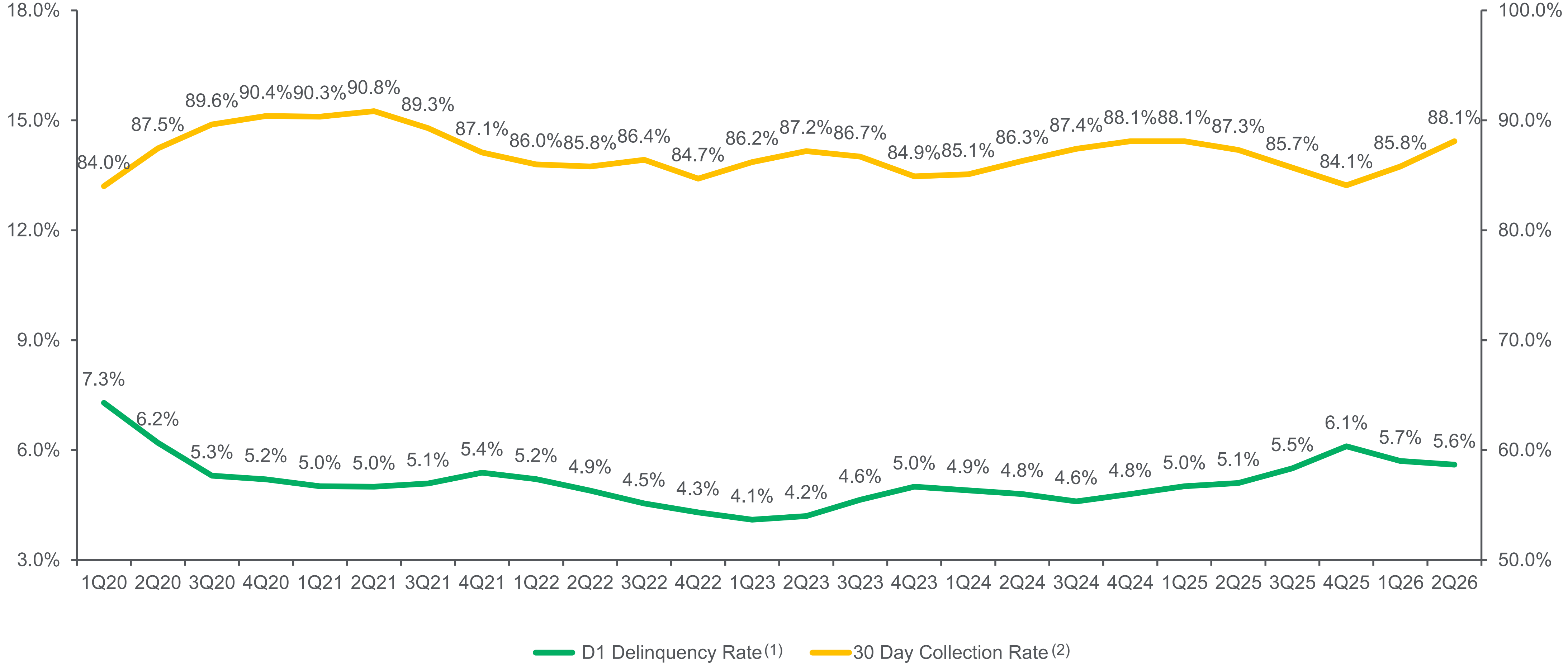
General and Administrative Expense

(% of Loan Facilitation Volume[1])



Note: (1) Refers to the total principal amount of loans facilitated and originated during the given period, including the loan volume under credit driven services, capital-light model, Intelligence Credit Engine ("ICE") and total technology solutions. (2) Acquisition cost per user with approved credit lines in Mainland China.

Improved Risk Metrics Driven by Stricter Risk Strategies



Notes: (1) D1 delinquency rate is defined as (i) the total amount of principal that became overdue as of a specified date, divided by (ii) the total amount of principal that was due for repayment as of such date. (2) 30 day collection rate is defined as (i) the amount of principal that is repaid in one month among the total amount of principal that is overdue as of a specified date, divided by (ii) the total amount of principal that is overdue as of such specified date.

THANK YOU